



COOPERATIVE EDUCATION REPORT

Navigating Financial Realities - Insights from at Nabil Bank Pvt. Ltd.

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Title: Navigating Financial Realities - Insights from at Nabil Bank Pvt. Ltd.

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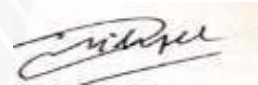
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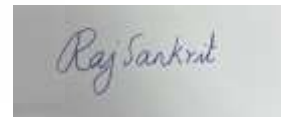
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Degree: Bachelor of Business Administration

Major: Finance and Investment

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Abstract

The purpose of this collaborative project, " Navigating Financial Realities - Insights from at Nabil Bank Pvt. Ltd.," is to examine how students address specific issues that arise during their internships by outlining their duties. It outlines the main steps used to resolve, lessen, or completely eradicate those issues. The study aims to: (1) ascertain how the student integrates his theoretical knowledge into practical applications; (2) ascertain the performance of Nabil's counterparts; and (3) ascertain the nature of alternative investment funds. The student was given a job as an intern in the customer service department of the corporation. The primary duties include photocopying and scanning documents, printing, binding, and organizing papers. After the internship, it was discovered that Practice, Persistence, and Communication were the keys to solving the issue. Students can learn more about leadership, interpersonal, and communication skills in this subject, all of which are crucial for their future professional growth.

Keywords: Nabil, customer, management

Acknowledge

I had a tremendous opportunity for learning and career development during my internship with Nabil Bank Ltd. I therefore think of myself as a fortunate person because I was given the chance to take part in it. Having the opportunity to meet so many great people and professionals who guided me through this internship time makes me grateful as well.

First of all, I would like to thank Mr. Diwas Karki, HR, Head, of Nabil Bank Pvt. Ltd. Kumaripati for giving me the opportunity to do an internship within the organization.

Secondly, I want to give Mr. Sajani Manandar, [branch supervisor] my sincere appreciation for participating in helpful decisions, providing required advice and direction, and setting up all the facilities to help me during my internship.

I would also like to express my gratitude to Siam university for helping me secure and complete my internship with the company. I see this chance as a significant turning point in my professional progress. In order to achieve my intended career goals, I will make every effort to utilize newly acquired skills and information to the fullest extent feasible and to keep working to enhance them. I look forward to working with every one of you again in the future.

Nirsuala khati

2024

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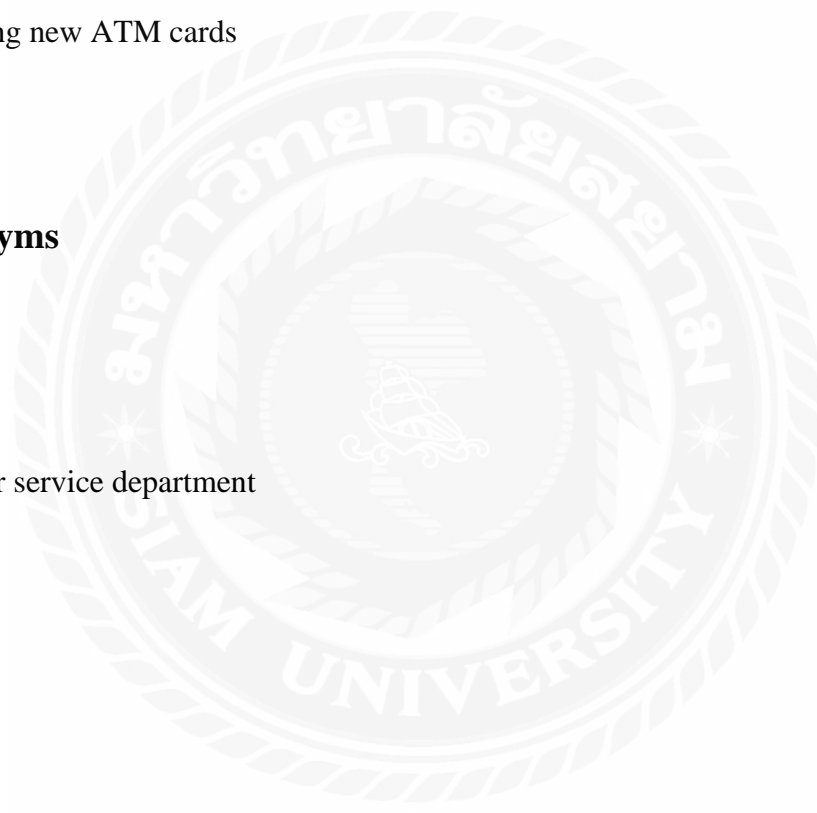
1. Company logo
2. Product offer
3. Branch office
4. Customer service department
5. Making cheques
6. Collecting new ATM cards

List of acronyms

Pvt = private

LTD = limited

CSD = customer service department



Chapter 1: Introduction

Company profile:

Nabil Bank Limited is a prominent financial institution in Nepal, recognized for its steadfast commitment to providing innovative banking solutions and fostering economic growth within the nation. Established in 1984, Nabil Bank has emerged as a cornerstone of Nepal's banking sector, blending tradition with modernity to cater to the diverse financial needs of individuals, businesses, and institutions. The bank possesses seven province offices and branches throughout the country, with its headquarters situated in Durbar Marg, Kathmandu.

With a strong emphasis on customer-centric services and technological advancements, Nabil Bank has continuously evolved to meet the evolving demands of the market. Its extensive network of branches and ATMs ensures accessibility and convenience for customers across various regions of Nepal.

Nabil Bank's reputation for reliability and integrity is underscored by its adherence to robust corporate governance practices and compliance with regulatory standards. By fostering a culture of excellence and innovation, the bank remains at the forefront of driving financial inclusion and sustainable development in Nepal.

As a dynamic player in the Nepalese banking landscape, Nabil Bank is poised to continue its legacy of excellence, leveraging its expertise and resources to propel the nation towards a prosperous future.

It was established as Nepal Arab Bank Ltd. on July 12, 1984, it was the country's first bank by multinational investors, most of whom were from outside. The bank was established to give businesses access to cutting-edge, globally recognized financial services.

Vision:

With the slogan 'Nabil Bank Moving Forward,' the bank is moving forward hand in hand with clients and stakeholders.

Mission:

Nabil is moving forward with a Mission to be “1st Choice Provider of Complete Financial Solutions” for all its stakeholders; Customers, Shareholders, Regulators, Communities and Staff.

Objective

The goal of Nabil's incorporation was to provide diverse societal segments with contemporary banking services that meet worldwide standards.

Strategies of the company:

Nabil Bank has implemented several strategies to maintain its position as a leading financial institution in Nepal:

- **Customer-Centric Approach:** Nabil Bank places a strong emphasis on understanding and meeting the diverse needs of its customers. By offering a wide range of products and services tailored to different segments of the market, the bank aims to enhance customer satisfaction and loyalty.

- **Technology Integration:** Recognizing the importance of technology in banking, Nabil Bank has invested significantly in digitalization and innovation. The bank offers various digital banking solutions, including internet banking, mobile banking, and electronic payment systems, to provide convenient and accessible services to its customers.
- **Expansion and Accessibility:** Nabil Bank has focused on expanding its branch network and ATM coverage to ensure accessibility for customers across different regions of Nepal. This strategy enhances the bank's presence and reinforces its commitment to serving customers wherever they are located.
- **Risk Management:** Nabil Bank prioritizes effective risk management practices to safeguard its assets and maintain financial stability. The bank employs robust risk assessment frameworks and implements prudent lending practices to mitigate credit, operational, and other risks.
- **Corporate Governance and Compliance:** Nabil Bank adheres to strong corporate governance principles and regulatory compliance standards to uphold transparency, integrity, and accountability. By maintaining high ethical standards and fostering a culture of compliance, the bank enhances trust and confidence among its stakeholders.
- **Product Innovation:** Nabil Bank continuously innovates and introduces new products and services to address emerging market trends and customer preferences. By staying agile and

responsive to changing market dynamics, the bank remains competitive and relevant in the financial sector.

- **Sustainability and Corporate Social Responsibility (CSR):** Nabil Bank is committed to promoting sustainable development and contributing to the welfare of society. Through various CSR initiatives and sustainability efforts, the bank seeks to make a positive impact on the environment and the communities it serves.

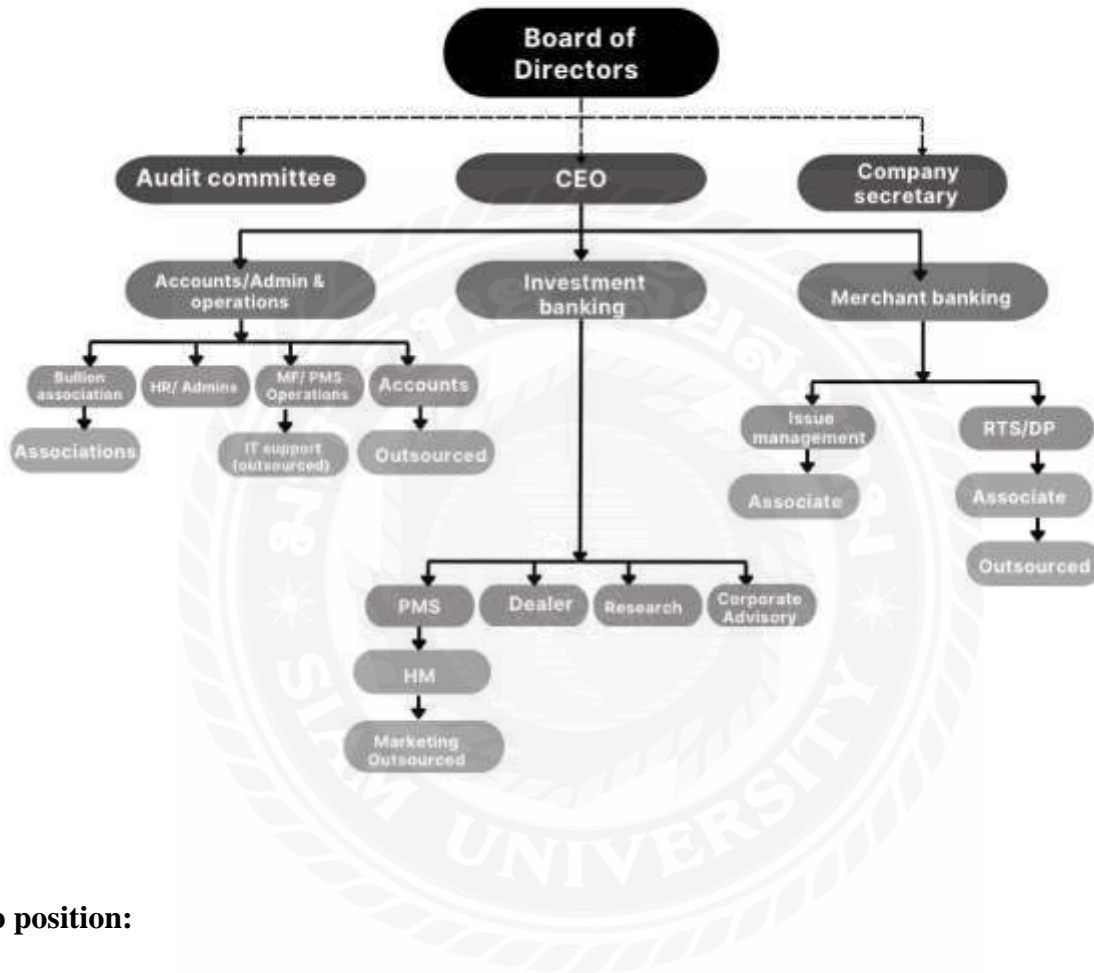
Product and services of the company:

- **Management of Public Offers:** Nabil Invest offers services to both institutional and retail clients for managing initial public offerings of shares, debentures, and bonds, as well as handling rights issuance to existing shareholders and further public offerings of securities. With a team of professional experts, the company provides high-quality services at competitive rates.
- **Underwriting:** Nabil Invest selectively underwrites securities after conducting independent evaluations of proposals reviewed by its professional team. This service is provided in accordance with SEBON regulations, which require institutions going public to underwrite at least fifty percent of the securities offered prior to the public issue.
- **Registrar to Securities:** Nabil Invest provides Registrar to Securities (RTS) services to the esteemed shareholders of its institutional clients, continually striving to enhance the quality and timely delivery of services, addressing challenges that are common among competing institutions in this field.

- **Mutual funds:** Mutual Fund in Nepal is regulated by SEBON. Mutual Fund in Nepal can be issued, supervised and managed only by entities/individuals fulfilling the criteria led in Mutual Fund Regulation, 2067 and as authorized by SEBON. Nabil investment banking manages two close ended schemes namely:
 - Nabil Balance Fund-I (corpus size of 750,000,000)
 - Nabil Equity Fund (Corpus size of 1,250,000,000)
- **Corporate Advisory:** At Nabil Invests Corporate Advisory Department, we aim to comprehend your business intricately and assist you in addressing your challenges using our professional workforce. Our team possesses both local and global experiences and expertise, ensuring effective guidance to propel your business towards growth and success. The services we offer include:
 - Venture Capital & Private Equity
 - Valuation
 - Loan Syndication
 - Financial Restructuring
 - Working Capital Financing
 - Merger and Acquisition
 - Hedge Fund

Organizational structure

Diagram of the organizational structure:



Job position:

I was assigned to the customer service department during this time, where taking care of clients' concerns was the main task. The major task as an intern was to providing assistance to customers with various inquiries, such as account balances, transaction history, account opening procedures, and general banking services.

Intention and motivation to choose the company

My intention to intern at Nabil Bank is driven by a desire to gain valuable industry experience, develop professionally, expand my network, and make a meaningful contribution to both the organization and Nepal's banking sector. Nabil Bank's extensive network within the banking and financial community provides valuable networking opportunities. Building relationships with professionals in the field can open doors to future career prospects and collaborations.

Strategic analysis of the company

Strength	Weakness
<ul style="list-style-type: none">• Strong market presence• Diversified product portfolio• Technological innovation• Risk management	<ul style="list-style-type: none">• Limited geographic presence• Dependency on interest income• Regulatory compliance• Customer service challenge
Opportunities	Threats
<ul style="list-style-type: none">• Market expansion• Digital banking growth• Product diversification• Strategic partnership	<ul style="list-style-type: none">• Economic instability• Competition• Regulatory changes• Cybersecurity risks

Objective of this co-op study

This report's primary goal is to ascertain how the student addressed the challenges in the actual world. Finding out how Nabil's competitors are doing and learning about alternative investment funds are among the study's goals. Other goal is to gain a deeper understanding of various

banking operations, such as customer service, financial analysis, risk management, and compliance procedures. It also helps to establish connections with professionals in the banking industry, including mentors, supervisors, and colleagues. Building a network can provide valuable insights, advice, and potential career opportunities in the future.



Chapter 2: Co-op Study Activities

Job description:

My internship at Nabil Bank Pvt. Ltd. Kumariapati branch was granted and began on 16th January, 2024 and finished on 7th May, 2024. I was assigned to the customer service department during this time, where taking care of clients' concerns was the main task.

Responsibilities and duties:

- **Customer service department:** The front desk of any business is customer service. The clients are given all the information they require through it. The main and most crucial department of any company is the one that must deal with customers the most out of all the bank departments. One of the busiest divisions inside the bank, it serves as the first point of contact for customers. The efficient operation of this department is crucial to the bank's image and credibility. It is the first location where clients receive services. Great customer service can increase a bank's capacity to attract wealthy customers, increase profitability, reduce operational expenses, and foster more client loyalty. Impressive outcomes may occur when a bank makes an investment in training its customer care team. The efficiency with which this department operates determines the bank's reputation and image. The first place where clients receive service is here. And my key tasks and responsibilities are as follows:

- **Handling Customer queries:** As is common knowledge, customers visit CSD anytime they experience confusion or have trouble comprehending the banking system or processes. CSD's primary responsibility is to thoroughly listen to client inquiries and assist in finding the best solution to each. CSD assists clients who want to open different types of bank accounts. In order to open a new account, customers are required to complete a number of forms, including those for account opening, KYC, mobile banking, internet banking, company account opening, De-mate forms, Mero share forms, CRN forms, account closing, and banking forms if they need an ATM card.
- **Issuance of Cheque books:** On the next working day after an account is opened, new account holders are given new cheque books by requesting for a deposit slip; for existing account holders, a requisition slip is required before a cheque book can be issued. In general, holders of savings accounts receive a cheque book with 9 leaves or the option to request 30 limit leaves, while holders of current accounts receive a checkbook with 30 leaves or the option to request 100 limit leaves. The customer so desires, but the number of leaves in the cheque book can be changed at the customer's request. To reduce the default rate, cheque books are printed following the recording of the cheque book resistor's name, slip requisition number, and delivered date.
- **Distribution of ATM cards and pin numbers:** One of Customer Service Department's (CSD) other main activities is providing consumers with their unique pin numbers and Visa debit cards. Following preparation and daily record-keeping on the in and out debit cards and their pin numbers, the card and pin number are sent by the office. Moreover, CSD receives and sends to consumers atm card re-pin requests.

- **Assisting customers in completing forms:** Every bank is required by central bank regulations to adhere to specific standards for customer-filled forms, such as KYC forms. Customers are thus unable to complete numerous forms properly due to their complexity. Therefore, one of the activities of CSD is to assist customers in filling out papers related to account establishment, SMS and Internet banking, balance certificates, locker facilities, etc.
- **Electronic and mobile banking:** Customers of Nabil Bank have access to internet banking through which they can view their financial transactions using a user name and password while online from any location. This gives users access to their accounts around-the-clock, every day of the week. Therefore, CSD receives the request for e-banking and sends the password to the appropriate customer's email. Additionally, Mega Bank introduced mobile banking. They can check their balance from their mobile device and receive SMS notifications when their account is debited or credited. Customers can transfer money, pay utility bills, recharge their phones, and more via mobile banking.

Activities in coordination with co-workers

As an intern in Nabil Bank at the CSD dealing with customers everyday was the main task the employees, the operation in charge had to deal with. The partnership gave me access to a variety of viewpoints and information that improved my understanding. The major activities we had to deal with are as follows:

- Giving new current account opening forms for individuals, minors, joint accounts, and businesses, as well as aiding consumers in filling them out.
- Generating new cheque books.

- Giving clients their requested account statements and account statement slips after registering their requests on the account statement issuance register.
- Providing clients with an internet banking request form so they can reset their passwords or activate their internet banking, etc.
- Assisting elderly clients to fill up the Bridha Bhatta cheque book to withdraw old age benefits.

Contribution as co-op student

- Photocopies of the citizenship, driver's license, passport, social security program identity card, and other papers provided by clients and bank staff.
- Telephone calls to customers notifying them of the collection of cheque books and debit cards.
- Giving clients a debit card with a pin number after recording the recipient's name and signature on the registers for debit cards and debit pins.
- Offering clients who wish to unblock their debit cards, new debit cards, re-pin requests, etc., a debit card reactivate form.
- The clients' submission of their KYC form, etc.

Chapter 3: learning process

This chapter includes the problem faced as an intern and what are the lessons learned from it.

Problems and issues of the company:

- **Lack of Experience:** As an intern I had lack experience which has made it hard for some weeks. Dealing with customers and helping them was a bit hard. But it took me some time to learn and grasp the knowledge.
- **Technical Knowledge Gap:** As an Interns I faced difficulties in understanding and utilizing the bank's specialized software systems and technology platforms, especially because I had limited experience with banking software.
- **Limited Responsibilities:** I had assigned to tasks that do not fully utilize my skills or provide meaningful learning experiences.
- **Time Constraints:** I was assigned with tight deadlines to complete tasks or projects, which was stressful, particularly because I was still learning and adapting to their role within the bank.
- **Communication Barriers:** I had to encounter challenges in communicating effectively with colleagues, supervisors, and customers.
- **Integration into the Team:** As an intern I, struggle to integrate into the team and establish meaningful relationships with colleagues, particularly because it was a large and diverse workforce.
- **Feedback and Evaluation:** I had not received adequate feedback or evaluation of my performance, making it difficult for me to gauge my progress and areas for improvement.

- **Work-Life Balance:** I find it challenging to maintain a healthy work-life balance, because of the long working hours and the workload was overwhelming.

Problem solving:

As an intern in the bank, most of my task involved talking with the customers and solving their problems. I also had to entry their details in the bank system which was difficult because I was new to the banking system.

Lack of experience was a major challenge. But I focused on actively seeking learning opportunities. I engaged in training sessions, shadow experienced colleagues, and ask for mentorship. Additionally, my supervisor was expert in their field and watching them do the work helped me to overcome this problem. I seek feedback to accelerate my learning process. I learned how to know the bank software and deal with the customer with calm manner. I also invested my time in familiarizing with the bank's specialized software systems and technology platforms. I request comprehensive training sessions or workshops from the IT department or designated trainers. I didn't hesitate to ask questions and seek clarification from knowledgeable colleagues or supervisors.

As an intern we are given limited responsibilities. I took initiative to express my interest in tasks that align with my skills and career goals. I offered to assist colleagues on projects that may provide valuable learning experiences. I communicate my willingness to take on additional responsibilities and showcase my potential contributions to the team.

Interns have to enhance communication skills by actively listening, asking clarifying questions, and seeking feedback on your communication style. As an intern I participate in communication workshops or seminars offered by the company. To avoid communication barrier, we had open

and transparent communication with colleagues and supervisors to address misunderstandings promptly.

In a new working place, it is hard to adopt the environment. Taking proactive steps to build relationships with colleagues by participating in team-building activities, social events, and group projects I adapted the environment of my work. I showed genuine interest in getting to know your coworkers by initiating conversations and actively listening to their perspectives

Recommendation to the company

Following are the recommendation for the Nabil bank that would help them to resolve the problems:

- **Enhance Digital Services:** To address the changing needs of clients, make investments in enhancing and growing digital banking services. This can entail creating intuitive mobile applications, putting online account opening procedures into place, and improving digital payment choices.
- **Customer relationship management:** Bank should put more energy into forging enduring bonds with clients through attentive care and prompt correspondence. They should use customer relationship management (CRM) tools to gain a deeper understanding of the requirements and preferences of your customers.
- **Employee Training and Development:** They should fund training and development initiatives to provide staff members with the abilities and information required to succeed in their

positions. This covers both soft skill development in areas like leadership and customer service as well as technical training on banking operations.

- Modernize and improve the bank's IT infrastructure on a regular basis to guarantee scalability, security, and efficiency. To improve decision-making and streamline operations, this involves implementing cutting-edge technology like blockchain, artificial intelligence (AI), and data analytics.
- Market Expansion: To support growth and diversify revenue sources, look into prospects for both domestic and international market expansion. This can entail establishing strategic alliances with other banks or fintech firms, purchasing smaller financial institutions, or creating new branches in prime areas.

Learnings during the co-op studies

There were many lessons learned while doing intern in the bank. There so many opportunities that I have grabbed while doing internship. There were many people I have met from which I have learnt many things. Here are some things listed as I have learnt from my internship for 16 weeks.

- Understanding Banking Operations: I now have a thorough understanding of all the divisions that make up a bank, including compliance, risk management, retail, and corporate banking. Working in the bank for 16 weeks have made me know what the banking process has to go through.

- **Customer Service Skills:** I have been able to build good customer service skills by interacting with clients and helping them with banking needs. I have discover how to address clients' questions, solve their problems, and interact with them in an efficient manner.
- **Problem-Solving Abilities:** Throughout my internship, I have face a variety of obstacles and issues that will test my ability to think critically and solve problems creatively. To succeed in any professional capacity, one must develop the ability to solve problems.
- **Professionalism and Work Ethic:** Being in a bank's professional atmosphere will make it easier for us to appreciate the value of professionalism, timeliness, and a strong work ethic. In order to succeed professionally in any field, these attributes are necessary and I had a good opportunity to experience it.
- **Networking Opportunities:** During my internship with Nabil Bank, I had the chance to network with banking industry professionals. This helps me to build connections with coworkers, managers, and mentors might lead to future job chances.

Applying knowledge from coursework:

From internship, we can actually use what we have learnt in our course to practical field. As a finance major, we have learned do many courses on the finance and banking. On 2nd and 3rd semester we have to learn about financial management. While working as an intern I have got some of the ideas on the what we have learnt in the course. On the 6th semester we have learnt

about the credit management. The course has taught about what we have to do while taking credit. Since our branch and credit department, the idea of what we have learnt was used in the practical life. In credit management, we learnt to calculate interest and more and in bank the credit department has to calculate the interest and collect the loan of the customer. Another course was principle of management, in this course we had to learn about the management principles. The principle of management which have learnt was been used in the practical field. This were the knowledge applied from the course.

Special skills and new knowledge learned:

Organizational skills:

This internship gave me an opportunity to learn the organizational skills. Working in Nabil bank help me to learn how the organization work. The employees and the manager working in the coordination help me to know about work. The deadlines, customer service, how to manage time and work.

Communication skill:

As an intern I worked at customer service department, dealing with the customer was my main task, answering call and more. This helps me to improve my communication skill as an introvert and shy person. Dealing with the customer who were angry was one of the hardest as the time passed, I overcame and improved my skill.

Leadership skill:

How to lead a situation is one of the main things I have learnt from my superior workers. They have leadership skills which I have grabbed and learn. They know how to deal difficult situation in calm and proper manner.



Chapter 4: Conclusion

Summary of highlights of co-op studies

While interning we are not just representing ourselves but the company and the people that are working there both current and future. Whether we do well or not at the company may have implications far beyond our current situation. We are governed by the employer's employment policies, practices, procedures and standards of conduct. To avoid any misunderstanding, it is required to obtain clarification regarding such matters from our employer when we began our assignment. Hence, from all the studies I have gone through, I believe in this practical learning ethics plays important role because it helps student to develop moral capacity, intellectual capacity and helps build strong communities.

Evaluation of the work experience:

I must admit that 16 weeks was a very short amount of time to learn the ins and outs of a bank. Nevertheless, it gave me a terrific chance to learn a lot. It was wonderful to experience a real-world work setting, interact with customers, and learn about corporate social responsibility. I was able to gain a general understanding of the many departments of a major bank, their primary functions, and how they operate even though I worked in the "Customer Service Department". The time spent in CSD was really beneficial for understanding consumers, their issues, their exceptions, and the improvements the bank needs to make. It altered how I felt about bank customers. Not all clients are educated, and not all educated clients truly comprehend how a bank operates. Therefore, I learned to maintain my composure and explain how to address the customer's problem. I can undoubtedly improve on whatever assignment I attempt in the future. I gained a lot of confidence working with so many customers and coworkers.

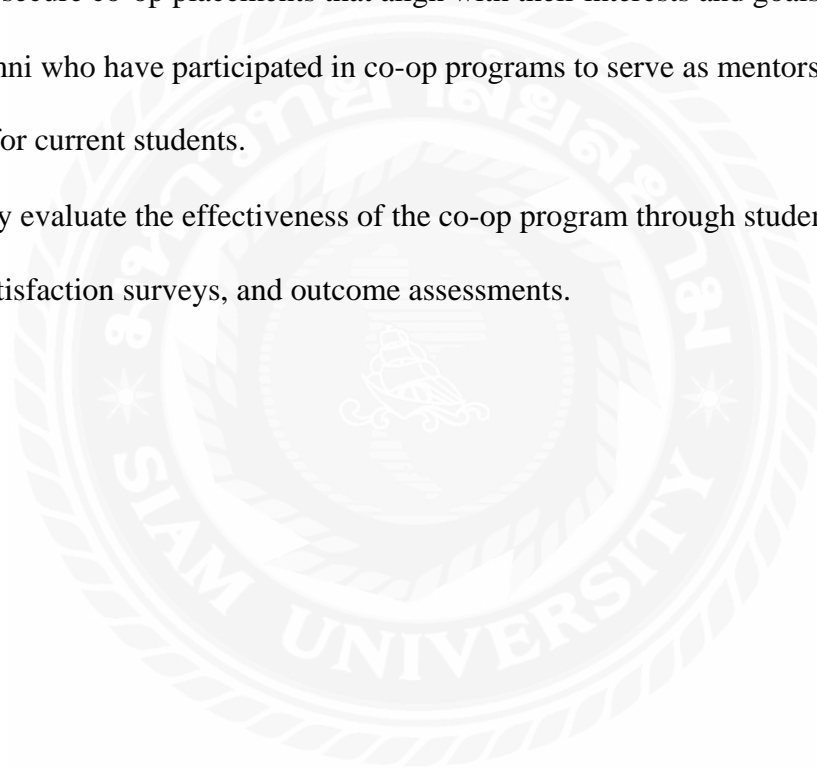
Limitation of the co-op study:

Some of the limitations are listed below:

- Co-op placements are often competitive, especially in popular fields or at prestigious companies. Not all students who apply for co-op positions may be successful in securing placements, leading to disappointment for some individuals.
- Co-op programs typically have specific timeframes during which students are required to complete their work terms.
- While many co-op positions are paid, some may be unpaid or offer lower compensation compared to traditional full-time employment opportunities.
- The quality of co-op experiences can vary depending on factors such as the nature of the work, the level of supervision and mentorship provided, and the opportunities for skill development and learning. Not all co-op placements may offer equally enriching experiences for students.
- Co-op placements typically have a fixed duration, ranging from a few months to a year or more.
- In some cases, co-op positions may involve routine tasks or limited scope of work, which may not fully utilize the skills and knowledge that students have acquired through their academic studies.
- Assessing and evaluating student performance during co-op placements can be subjective and challenging, particularly if there are discrepancies between the expectations of employers and academic institutions.

Recommendation for the company and co-op studies

- The times of the cooperative study sessions may be convenient for each participant.
- The Co-op study organizers might try to close the communication gap by setting up a few sessions where students can talk about their co-op experiences and exchange advice on how to be productive in the workplace.
- Offer comprehensive career development resources and support services to help students identify and secure co-op placements that align with their interests and goals.
- Engage alumni who have participated in co-op programs to serve as mentors, guest speakers, or advisors for current students.
- Continuously evaluate the effectiveness of the co-op program through student feedback, employer satisfaction surveys, and outcome assessments.



Annex



Figure 1: company logo



Figure 2: product offer



Figure 3: branch office



Figure 4: Customer service department



Figure 5: Making cheques



Figure 5: collecting new ATM cards

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