



Cooperative Educational Report

Commercial Bank of Citizens Bank International Limited

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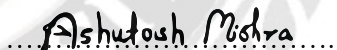
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Abstract

This report summarizes my 16-week internship experience at Citizens Bank International Limited, Surkhet branch—one of Nepal’s leading commercial banks. It is licensed as an ‘A’ class financial institution by Nepal Rastra Bank. The bank is headquartered in Kathmandu and is recognized for its strong presence across the country through its wide network of branches and ATMs. It provides a comprehensive range of services including retail, corporate, and digital banking, addressing the financial needs of individuals and businesses. The main objectives of this internship were to gain practical knowledge of banking operations, enhance customer service skills, and bridge the gap between academic learning and real-world practices. I was placed in the Customer Service and Operations Department, where I was actively involved in various day-to-day banking activities. My responsibilities included assisting customers with account openings and closings, processing deposits and withdrawals, updating Know Your Customer (KYC) records, resolving client inquiries about banking products, and delivering general information about financial services.

Throughout the internship, I encountered challenges such as handling high customer flow, managing queries under pressure, and adapting to strict banking protocols. These situations taught me the importance of patience, professionalism, and attention to detail. I developed key skills such as effective communication, problem-solving, and a better understanding of operational procedures in the banking environment. This internship has played a vital role in shaping my career aspirations by giving me a firsthand view of the banking sector’s functions and customer

interactions. It not only strengthened my academic foundation but also improved my confidence in dealing with professional responsibilities.

Keywords: Consumer Behavior, Commercial Bank, Customer Service



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List of Abbreviations

CZBIL- Citizens Bank International limited

BFI - Bank and Financial Institutions

BOD - Board of Directors

CSD - Customer Service department

ATM- Automatic Teller Machine

EMI - Equal Monthly Installment

KYC- Know Your Customer

FD - Fixed Deposit

LC - Letter of Credit

NRB - Nepal Rastra Bank

PAN- Permanent Account Number

A/C - Account

SWOT - Strength Weakness Opportunities Threat

CSR- Corporate Social Responsibility

AML/CFT- Anti-money laundering and combating the financing of terrorism

Chapter 1: Introduction



1.1 Company profile

Citizens Bank International Limited was officially established on April 20, 2007 (Baisakh 07, 2064), as the 20th commercial bank in Nepal. It was founded at a time when Nepal's banking and financial sector was rapidly growing due to the effects of liberalization, privatization, and globalization. These economic changes encouraged the formation of private banks like Citizens Bank, which aimed to support the country's economic development by offering modern and reliable financial services.

The bank was promoted by well-known individuals, successful business houses, and respected personalities who had strong social reputations. From the beginning, the bank has been guided by a professional team of experienced bankers. Its main office is located at Narayanhiti Path, Kathmandu, which is a central location in Nepal's financial sector.

Since its establishment, the bank has grown significantly in terms of its services, workforce, and nationwide presence. As of now, the bank operates with 188 branches, 148 ATMs, 3 extension counters, and 97 branchless banking services, making banking facilities more accessible to people in both urban and rural areas. With a staff of 1,758 employees—1,599 permanent and 159 contract-based—the bank is committed to delivering quality services to its customers.

Over the years, Citizens Bank has adapted to technological advancements and customer expectations, strengthening its place in the Nepalese banking industry. It continues to grow by offering innovative financial solutions while maintaining its values of service excellence and customer focus. Citizens Bank International Limited was awarded "Bank of the Year 2024". The award was conferred by The Financial Times. The bank also received the "Bank of the Year 2024" award from The Banker Magazine.

1.1.1 Mission of the company:

To be a trustworthy partner for the progress of individuals and institutions by designing, producing and delivering the best financial solutions.

1.1.2 Vision of the company

To be the leading bank known for its service excellence in the region.

1.1.3 Strategies of the company

Citizens Bank International Limited has a clear strategic direction to position itself as a "partner for progress" with a focus on sustainable financial success, digital innovation, and responsible governance. Here's an overview of their strategy:

Digital Transformation: It is investing heavily in digital banking platforms to cater to the needs of a growing digital economy, ensuring that customers have convenient access to banking services.

Sustainable Financial Success: The bank aims to drive long-term financial prosperity, not just for itself, but also for its customers, communities, and stakeholders, ensuring a balanced approach between profitability and social responsibility.

Customer-Centric Approach: A key pillar of Citizens bank strategy is building strong relationships with customers through personalized services and enhancing the overall banking experience.

Corporate Governance and Risk Management: It places a high value on sound corporate governance, transparency, and robust risk management systems to maintain trust and stability in operations.

Innovation and Technology: The bank is committed to leveraging cutting-edge technology to reshape its services and meet the evolving demands of its customers.

Community Engagement and Corporate Social Responsibility: The bank has a focus on corporate philanthropy, aiming to contribute to community development and address social needs through various initiatives.

Capital Adequacy: Maintaining a strong capital base is crucial for ensuring operational stability and protecting depositors' investments.

Risk Management: It adopts a risk-based approach to address key risks, including compliance with regulations on money laundering and counter-terrorist financing (AML/CFT).

Financial Inclusion: Through its CSR efforts, it is working to provide financial services to underserved and marginalized populations, contributing to greater financial inclusion.

Branch Expansion: It is also expanding its branch network, bringing banking services closer to its customers, making financial services more accessible across different regions.

1.1.4 Product and Services

Citizens Bank International limited is always looking forward to providing quality services to its customers and increasing its goodwill among its customers. It has brought products to the market for its customers. The various product and services offered are as follows:

A) Saving Deposits

- Citizens Savings Account
- Citizens Rastra Sewak Savings Accounts
- Citizens Bidyarthi Bachat Khata
- Citizens Mahila Bachat Khata
- Citizens Muna Bachat Khata (Only for Minors)
- Citizens Matribhumi Bachat Khata
- Citizens Senior Citizens Savings Account
- Citizens Special Savings Account
- Citizens Super Savings Account
- Citizens Sharedhani Bachat Khata
- Citizens Special Super Savings Account
- Citizens Mofashal Bachat Khata
- Citizens Enterprise Fund Account
- Citizens G2P Savings Khata
- Citizens Branchless Bachat Khata
- Citizens Ghar Dailo Savings Account
- Citizens Dasak Savings Account
- Citizens Golden Savings Account
- Mero Citizens Bachat Khata
- Citizens Bishesh Bachat Khata
- Citizens Saral Bachat Khata
- Citizens Recurring Deposit (NPR)
- Citizens Savings Account (FCY)
- Citizens Smart Bachat Khata

- Citizens Talab Bachat Khata
- Citizens Samrakshit Bachat Khata

B) Call Deposits

- Citizens Call Deposit Account (NPR)
- Citizens Call Deposit Account (FCY)

C. Loan

- Citizens Auto Loan
- Citizens Home Loan
- Citizens Education Loan
- Citizens SME Loan
- Citizens Equipment Loan
- Citizens Mortgage Loan
- Citizen Foreign Employment Returnee Project Loan
- Citizens Earthquake Victims Residence Construction Loan
- Citizens Youth Self Employment Loan
- Citizens Women Entrepreneurship Loan
- Citizens Technical Education Loan ect..

D. Card

- Virtual Credit Card
- Visa Debit Card (NPR)
- Visa Debit Card (USD)
- Citizens Green Pin
- Credit Card-EMI Products

E. Digital Product and Services

- Mobile Banking
- Mero Share
- Online Account Opening
- E- Banking
- Internet Banking

1.2 Organizational Structure

Citizens Bank International Limited has a hierarchical organizational structure. At the top is the Board of Directors, followed by the Chief Executive Officer (CEO) who oversees the bank's operations. Under the CEO, there are various departments such as Finance, Credit, HR, IT, Operations, and Compliance, each headed by department heads. The bank is supported by regional offices and branches, where Branch Managers lead teams including Operation In-charges, Customer Service Representatives, Credit Officers, and Tellers, ensuring smooth daily banking operations.

1.2.1 Organizational Structure of the CZBIL Company

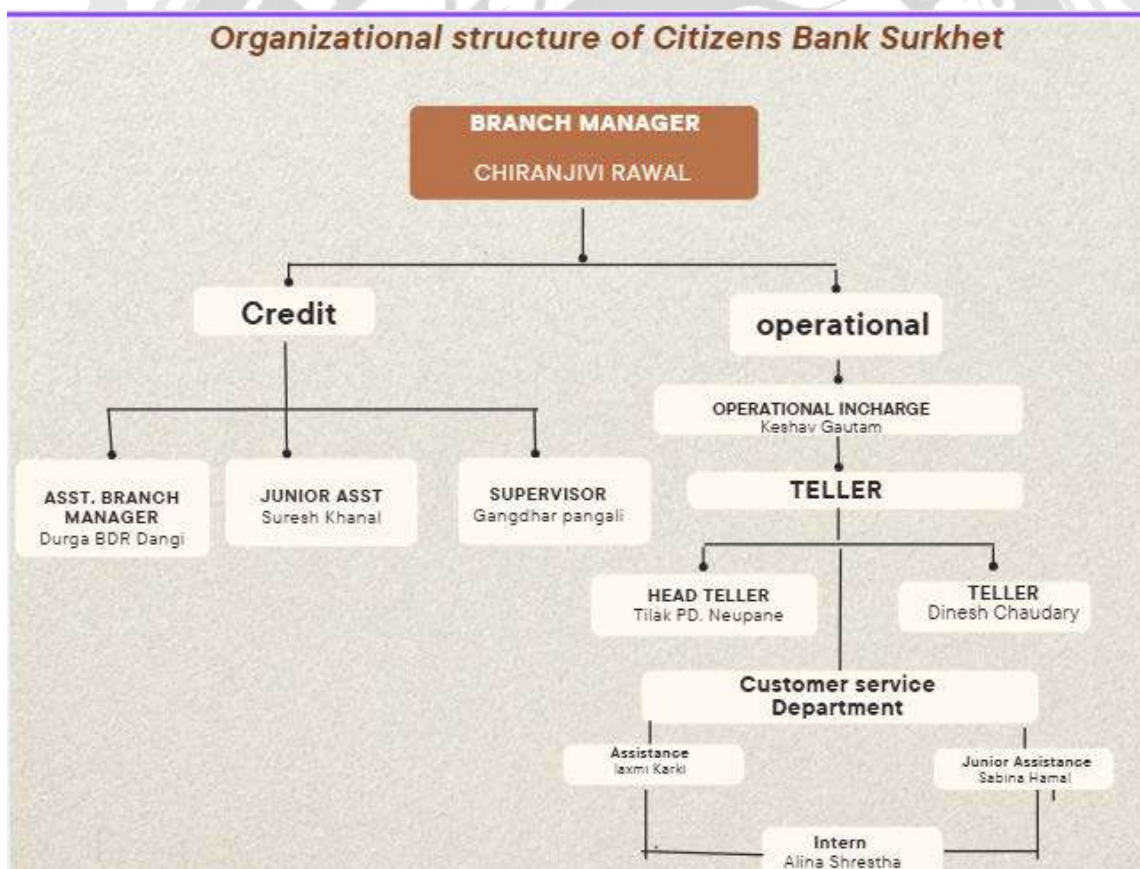


Fig:1

Citizens Bank International Ltd., located on Jumla Road, Surkhet, has a well-defined organizational structure that ensures efficient operations and customer service. At the top of the hierarchy is Mr. Chiranjivi Rawal, serving as the Branch Manager, who oversees all branch

activities and personnel management. Reporting directly to him is Mr. Durga Bdr Dangi, the Assistant Branch Manager, responsible for assisting with branch operations and facilitating communication between the staff and management. There are two Relationship Managers for Credit, Mr. Suresh Khanal and Mr. Gangadhar Pangali, who focus on assessing and managing customer credit needs. Mr. Keshab Gautam holds the position of Operation In-charge, managing day-to-day operational tasks and ensuring compliance with banking regulations.

The Customer Service team is anchored by Mrs. Laxmi Karki, Mrs. Sabina Hamal and me as an intern dedicated to enhancing customer experiences and addressing inquiries or concerns. Finally, the framework is completed with Mr. Tilak Pd. Neupane, the Head Teller, who supervises the teller operations, and Mr. Dinesh Chaudhary, a Teller, who is responsible for handling customer transactions at the counter. This structured hierarchy enables the branch to function effectively while providing excellent financial services to the community.

1.2.2 My job position

I had the opportunity to work at Citizens Bank International Limited bank in Jumla road, Surkhet for my internship. I worked in the Customer service department. The starting date of my internship was 02 February 2025. My internship hours were from Sunday to Friday, 10 am to 5:00 pm.

1.2.3 My job position in the company's organizational structure

During my internship at Citizens Bank International Limited, I worked as an intern in the Customer Service Department at the Surkhet Branch. In the overall company structure, I was positioned at the branch level, directly supporting the Customer Service Department (CSD) and working under the supervision of the Operation In-Charge and Branch Manager.

My role was to assist the frontline staff in handling tasks such as customer inquiries, KYC updates, account-related services, and documentation. Though I held a temporary and learning-based position, my work contributed to the smooth functioning of the branch's daily operations. I acted as a supporting member in the customer service process, helping maintain service quality and ensuring customer satisfaction. My position, while not part of the permanent structure, played a key role in gaining practical experience and supporting the overall workflow within the branch.

1.3 Intention and motivation to choose the company

As a BBA student, my intention to choose Citizens Bank International Limited for my internship was driven by my desire to gain practical experience in a well-established and reputed financial institution. Citizens Bank is known for its excellent customer service, innovative financial solutions, and strong presence across Nepal. I was especially motivated by the bank's recognition as "Bank of the Year," which reflects its commitment to quality and professionalism. I believed that working in such an environment would help me apply my academic knowledge in real-life situations, improve my communication and problem-solving skills, and give me a better understanding of the banking sector. The bank's supportive work culture and focus on employee development also encouraged me to join, as I saw it as a great opportunity to learn and grow in my career.

1.4 Strategic analysis of the company

Strengths	Weaknesses
<ul style="list-style-type: none">● Strong Capital Base● Commitment to Corporate Social Responsibility● Focus on Customer Needs● Sound Corporate Governance● Experienced Management team	<ul style="list-style-type: none">● Moderation in Profitability● Asset Quality Concerns● Higher Cost of funds● Slower Growth● Capitalization Cushion
Opportunities	Threads
<ul style="list-style-type: none">● Growing Financial Inclusion● Increase Demand for Financial Services● Technological Advancement● Expansion into New Market● Diversification of Products and Services	<ul style="list-style-type: none">● Economic Slowdown● Increased Competition● Regulatory Changes● Geopolitical Instability● Cyber security Risks

The detail SWOT analysis of the company are as follows

Strengths

Strong Capital Base: Citizens Bank has a solid financial foundation, allowing it to expand services, invest in digital banking, and meet regulatory capital requirements set by Nepal Rastra Bank. This ensures stability and builds trust among depositors and investors.

Focus on Customer Needs: Citizens Bank offers a wide range of customized financial products—from youth savings to SME loans—ensuring solutions for different customer segments. It also invests in digital platforms like mobile banking and internet banking to improve convenience and user experience.

Sound Corporate Governance: With strong internal controls, ethical practices, and compliance with Nepal Rastra Bank's policies, the bank ensures transparent operations. This minimizes risk and strengthens investor and public confidence.

Experienced Management Team: The bank is led by professionals with deep knowledge of Nepal's financial sector. Their leadership enables the bank to navigate challenges, adopt innovations, and maintain sustainable growth.

Weaknesses:

- **Moderation in Profitability:** Citizens Bank International Limited has shown moderate profit growth in recent years, impacted by rising operating expenses, competition in interest spreads, and subdued economic activities in Nepal. Its Return on Assets and Return on Equity are lower compared to top-performing peers like Nabil Bank or Global IME Bank.
- **Asset Quality Concerns:** The bank has faced rising levels of non-performing loans, especially from sectors affected by COVID-19 and post-pandemic recovery challenges such as construction, tourism, and SMEs. This raises concerns about the effectiveness of its credit risk assessment and recovery processes.
- **Higher Cost of Funds:** To remain competitive in deposit collection, the bank has been offering higher interest rates on savings and fixed deposits, especially in urban areas. This leads to a narrower net interest margin, which affects overall profitability.
- **Slower Growth:** Compared to aggressive market leaders, Citizens Bank has shown slower expansion in areas such as digital banking innovation, branch network diversification in

rural areas, and market share in retail lending. This may limit its competitive edge in an evolving banking landscape.

- **Capitalization Cushion:** While the bank maintains capital adequacy as per Nepal Rastra Bank guidelines, it does not have a significantly high capital buffer beyond the minimum requirement. This could pose a challenge during unexpected economic shocks or if large provisioning is required for bad loans.

Opportunities:

- **Growing Financial Inclusion:** Citizens Bank can leverage NRB's priority for inclusive banking by expanding services like Citizens Smart Branchless Banking in rural areas. By deploying mobile agents and digital kiosks, the bank can attract unbanked populations, increase deposit mobilization, and fulfill its financial inclusion mandate.
- **Increase in Demand for Financial Services:** With Nepal's growing middle class and youth population, there is rising demand for products like home loans, education loans, digital payments, and remittance services. Citizens Bank can create customized offerings under its retail and SME banking segments to tap into this expanding customer base.
- **Technological Advancement:** Citizens Bank already operates Citizens Mobile Banking and internet banking platforms. By further investing in AI-driven customer support, QR-based payments, and partnerships with digital wallets like eSewa or Khalti, the bank can improve user experience and reduce branch load.
- **Expansion into New Markets:** The bank has room to grow by increasing its branch and ATM network in underserved provinces like Karnali and Sudurpaschim. It can also explore partnerships with remittance companies abroad to attract more NRNs , boosting its foreign currency deposits.
- **Diversification of Products and Services:** Citizens Bank can reduce reliance on traditional lending by introducing new services like bancassurance (life and health insurance tie-ups), green financing for eco-friendly projects, digital microloans, and youth-targeted savings accounts. This would attract diverse income segments and strengthen its portfolio.

Threats:

- **Economic Slowdown:** Nepal's economy has been affected by inflation, declining remittance growth, and slow recovery in sectors like tourism and construction. For Citizens Bank, this can lead to lower loan demand, delayed repayments, and increased non-performing assets, especially from SMEs and real estate borrowers.
- **Commitment to Corporate Social Responsibility :** The bank actively supports social causes such as education, health camps, and environmental sustainability. This enhances its reputation and shows its dedication to giving back to Nepali society, not just focusing on profits.
- **Increased Competition:** With over 20 commercial banks and growing presence of development banks and microfinance institutions, Citizens Bank faces intense competition in both urban and semi-urban areas. Competitors like Nabil Bank and NIC Asia have more aggressive digital strategies, which may reduce Citizens Bank's market share if not addressed effectively.
- **Regulatory Changes:** Nepal Rastra Bank frequently updates regulations on capital adequacy, interest rate spread, loan classification, and digital banking compliance. Sudden regulatory shifts could increase compliance costs and limit profitability for Citizens Bank, especially if it needs to raise capital or adjust loan provisioning quickly.
- **Geopolitical Instability:** Political uncertainties in Nepal, including frequent government changes and unstable policies, can delay economic reforms and infrastructure projects. Additionally, tensions in the region (e.g., India-China-Nepal relations) may disrupt foreign investment, trade finance, and remittance inflows, indirectly impacting Citizens Bank's operations.
- **Cybersecurity Risks:** As Citizens Bank expands its digital services like internet and mobile banking, it becomes more vulnerable to cyber threats, phishing, data breaches, and fraud. Without continuous investment in cybersecurity infrastructure and staff training, these risks could lead to financial loss and erosion of customer trust.

1.5 Objectives of this co- operative studies

The objective of this cooperative study is

- To bridge the gap between theoretical learning and practical application:
During my internship, I applied classroom knowledge—like customer service strategies, marketing concepts, and banking operations—in real-life situations. For example, I used my understanding of customer relationship management to solve mobile banking issues and assist in account handling.
- To gain hands-on experience in a professional working environment:
I was involved in various practical tasks such as handling customer grievances, processing account opening/closing forms, issuing cheques, and attending marketing campaigns. This gave me real-world exposure to how a bank operates daily.
- To develop professional behavior, communication, and teamwork skills:
I interacted daily with customers and bank staff. I learned how to communicate professionally on the phone, deal with difficult customers politely, and collaborate with my supervisor and team members to complete assigned tasks.
- To understand the organizational structure and functional departments:
I learned how different departments—like Customer Service Desk , Operations, and Marketing—coordinate. I observed how work flows from one unit to another, which helped me understand banking operations as a whole.
- To enhance decision-making and problem-solving abilities:
I faced common customer issues like blocked mobile banking or rejected account applications. By analyzing the problems, identifying the causes (like missing documents), and suggesting solutions, I improved my critical thinking and problem-solving skills.
- To build a network and learn from professionals in the field:
Working closely with experienced staff allowed me to ask questions, receive feedback, and learn tips that aren't taught in books. Their guidance helped me grow both personally and professionally.

Chapter 2 Co - op study activities

2.1 My job descriptions

During my internship at Citizens Bank, I worked in both the Customer Service Department and the Marketing Department. In the Customer Service Department, my main responsibility was to assist customers with their inquiries, concerns, and requests in a prompt and polite manner. I provided support regarding their banking needs, helped them with account-related issues, and guided customers through the process of opening, closing, or maintaining accounts. I also worked on resolving customer complaints and problems efficiently, and if needed and making cheques from all the branches, I forwarded more complex issues to the concerned department or management. I was encouraged to collect feedback from customers about their satisfaction and suggestions for improvement. Throughout the internship, I worked closely with my coworkers, shared ideas, supported team efforts, and helped create a friendly and cooperative working environment. My tasks in the Marketing Department were more focused on understanding customer behavior, promoting bank services, and assisting in campaigns, which helped me gain insights into how marketing is done in the banking sector.

2.2 My job responsibilities

My job responsibilities areas follows

- **Account Opening:** I assist customers in the process of opening both individual and corporate accounts. For individual accounts, I collect all the required documents such as a national ID card and passport-sized photographs. For corporate accounts, I ensure the submission of documents including company registration certificates, PAN, tax clearance certificates, citizenship documents of authorized signatories, photographs, and the company stamp. Once all necessary documents are received, I input the account details into the financial system under the supervision of authorized staff, ensuring accuracy and compliance with institutional guidelines. Usually I open 10 to 12 accounts per day.
- **Scanning and Photocopies:** During my internship, I was responsible for handling document photocopying and scanning tasks as required by the bank staff. This included making photocopies of important documents such as customers' Citizenship Certificates, Fixed Deposit receipts, and other relevant papers. Additionally, I assisted in scanning

account opening forms, which included the account holders' signatures and photographs, along with other necessary documents. These tasks were carried out with care to ensure the accuracy and completeness of customer records.

- **Filing and Record Keeping:** During my internship, I also assisted in filing and record-keeping tasks to help maintain organized and easily accessible documentation. I arranged customer documents, such as account opening forms, photocopies, and other related papers, in designated files according to the bank's system. This ensured that all records were properly maintained and could be quickly retrieved when needed. I followed proper labeling and filing procedures to support the smooth operation of the branch and contribute to overall administrative efficiency.
- **Report Preparation:** As part of my daily tasks during the internship, I assisted in preparing end-of-day reports. These included a report detailing the number of accounts opened and another report documenting the number of Visa Cards issued that day. After compiling the data, the reports were submitted for review and verification by the concerned authorities to ensure accuracy and proper record-keeping. This responsibility helped me develop attention to detail and understand the importance of documentation in banking operations.
- **Handling telephone calls:** During my internship, I was also responsible for handling telephone communications at the branch. On a daily basis, I contacted customers to inform them about missing documents or to notify them if their account opening request had been rejected. In addition to customer follow-ups, I regularly coordinated with courier services regarding the delivery or dispatch of ATM cards and other important documents. This role helped me develop effective communication skills, attention to detail, and a sense of responsibility in managing sensitive customer interactions. I ensured that all calls were handled politely and efficiently, maintaining a professional tone at all times.
- **Dealing with the customers' complaints:** During my internship, I assisted the Customer Service Department (CSD) supervisor in addressing customer grievances, with a primary focus on mobile banking issues. The most common complaints revolved around difficulties with mobile banking transactions. Customers often faced problems such as receiving a withdrawal slip from the ATM without the corresponding cash being dispensed, as well as repeated "transaction failure" notifications, likely due to network issues. In addition, some

customers mentioned concerns about the branch's parking space and the poor visibility of the display board. I helped document these complaints and ensured they were escalated to the relevant departments for resolution, gaining valuable experience in customer service and problem resolution.

During my internship in the **marketing department**, I was actively involved in outreach efforts to encourage customers to open accounts. As part of this role, my supervisor and I visited various locations to promote the bank's services and engage with potential customers. Our goal was to increase awareness and convince individuals to open accounts by explaining the benefits and features of the bank's offerings. We conducted direct marketing efforts, interacting with people in public spaces and providing them with information about the bank's products and services.

Additionally, I participated in the Ghar Dalo campaign, a special initiative designed to promote the bank's services and reach customers in their own communities. The campaign focused on providing easy access to account-opening services at people's doorsteps. This was a highly interactive and community-driven campaign, where we visited residential areas near the bank, engaged with local residents, and assisted them in opening bank accounts, all while ensuring they understood the various benefits of having an account with the bank. This experience allowed me to develop valuable skills in customer engagement, communication, and marketing, as well as a deeper understanding of customer needs and preferences.

2.2.1 Activities in coordination with co-workers

During my internship at Citizens Bank International Limited, Surkhet Branch, I was primarily assigned to the Customer Service Department, where collaboration and coordination were key. As I was new to the banking environment, my supervisor introduced me to the tasks in detail and guided me step by step. This included verifying KYC documents, assisting with account opening procedures, and educating customers about mobile banking services. At the outset, I was introduced to department heads and staff members, which helped me feel more comfortable and confident in the workplace. My daily responsibilities involved helping customers fill out account forms and coordinating with the Operations In-Charge and Customer Service Representatives to ensure data accuracy. I also worked closely with the Compliance Department to update KYC information—especially for senior citizens or illiterate customers.

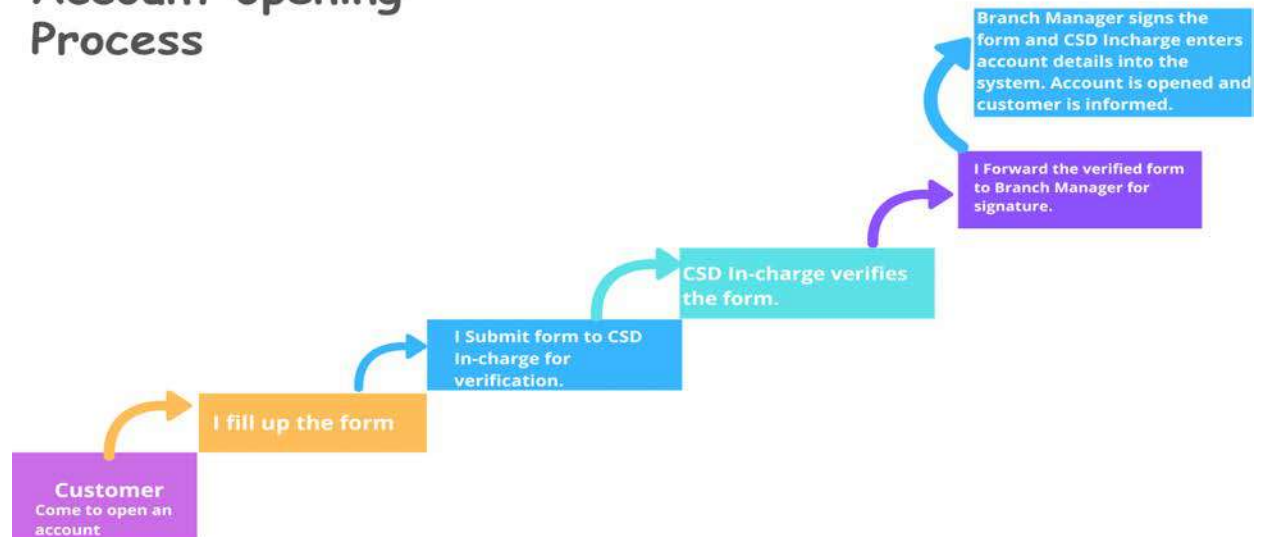
Additionally, I cooperate with the Marketing Department to share information about product promotions and interest rates, and I coordinate with Relationship Managers to follow up on client updates. During busy periods, I supported the team by directing customers to appropriate counters, assisting with cheque books and debit cards, and handling photocopying tasks.

Through this internship, I learned the importance of teamwork, clear communication, and interdepartmental coordination to provide excellent customer service. The experience helped me grow both professionally and personally.



2.3 My job process diagram

Account opening Process



Cheque process

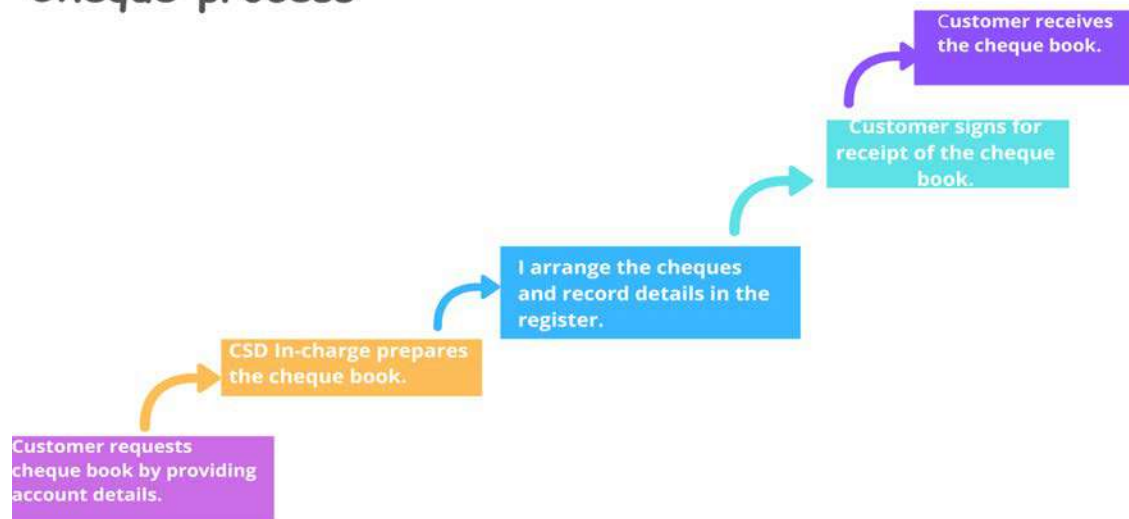


Fig: 2

2.4 My contribution as an Co-op student in the company

During my time as a Co-op student, I made meaningful contributions across various departments, gaining practical experience in customer service, marketing, and administration. My key contributions included:

- **Team Collaboration :** I actively worked within cross-functional teams, collaborating with colleagues from departments such as marketing, sales, customer service, and operations. I communicated ideas and updates clearly and professionally, contributing to smooth coordination and effective task execution.
- **Responding to Customer Inquiries:** I handled a wide range of customer queries—both in person and over the phone—related to account openings, closings, and banking processes. I helped clarify commonly misunderstood terms and guided customers patiently through each step.
- **File and Resource Organization:** To improve workflow efficiency, I organized essential documents, forms, and stationery so they were easily accessible. This helped reduce delays and supported a more productive work environment.
- **Collecting and Acting on Customer Feedback:** I regularly checked the suggestion box, compiled customer feedback, and worked with my team to analyze and address concerns. This helped improve overall customer satisfaction and service delivery.
- **Managing Challenging Customers:** Some customers expressed frustration or behaved in a difficult manner. I handled these situations with professionalism, patience, and empathy, ensuring that all customers felt heard and supported.
- **Bridging Communication Gaps:** When other staff were busy, I ensured that customers were informed about any delays or issues, helping to manage expectations and maintain trust in the bank's services.
- **Correcting Customer Information:** I identified and corrected errors in customer records, such as missing contact details or incorrect personal information, by verifying data directly with the customers.
- | | | |
|---|------|------------|
| Supporting | Team | Efficiency |
| Recognizing that workloads could become overwhelming, I proactively assisted colleagues by sharing tasks. This helped reduce individual pressure and improved overall efficiency. | | |

- **Customer Engagement & Outreach:** In collaboration with the marketing team, I participated in promotional campaigns, including the “Ghar Dailo” (door-to-door) initiative, where we visited customers’ homes to assist with account openings and promote banking services. This increased customer outreach and accessibility.
- **Administrative Support:** I assisted with a variety of back-office tasks, including record-keeping, file management, cheque issuance and tracking, and telephone communication, contributing to smoother day-to-day operations.



Chapter 3 Learning Process

3.1 Problem/issues of the company

Every organization faces a set of challenges that impact its operations. During my internship at Citizens Bank International Limited, Surkhet Branch, the most common problem faced by customers was related to mobile banking services. Since most of the customers were not very educated or familiar with digital technology, they found it difficult to register or use mobile banking. Many customers would forget their login password or MPIN, which led to their mobile banking getting blocked. In such cases, they had to visit the branch again to reset their login credentials, which often caused frustration and delays.

Another frequent issue was related to the ATM service, especially with cards getting blocked. Many customers entered the wrong PIN multiple times or did not know how to properly use the ATM, leading to their card being blocked. This required further assistance from the bank staff, creating extra work for the team and longer waiting times for customers.

In addition to this, account rejection was also a common issue. Some customers failed to submit the required documents properly, such as missing photocopies, unclear ID proofs, or outdated photos. This caused the system to reject the account request, which meant the whole process had to be repeated. Customers were often disappointed when they were informed about the rejection after waiting for days, and many did not clearly understand the documentation process.

These challenges highlight the need for better customer education, clearer communication, and more user-friendly support systems to ensure smoother banking services, especially for people from rural areas who are new to digital banking.

3.2 How to solve

For Mobile banking

The bank should give basic training when a customer opens an account. Staff can show how to use the mobile banking app step-by-step.

They can create simple video tutorials in Nepali that explain how to log in, reset the MPIN, or change the password.

The bank can also set up a special help desk just for digital banking problems so that customers get quick support without waiting in a long queue.

ATM Card Blocking

Staff can give a short demo to customers when handing over the ATM card, showing how to use it properly.

The bank can create posters or videos near the ATM machine in local language to guide users.

For those who forget their PIN, the bank can make the PIN reset process easier through mobile banking or a helpline, so they don't need to come to the branch every time.

Account Rejection Due to Document Issues

The bank can provide a clear checklist with pictures that show exactly which documents are needed.

Staff should check the documents properly before submitting the form into the system.

The bank can also provide in-branch services like photocopying or taking a fresh photo, so the process becomes easier and faster for the customer.

3.3 What I have learned during the Co-op studies

Practical Banking Experience: I got the opportunity to experience real banking work. I learned how to handle daily banking tasks like assisting customers, managing transactions, and opening or closing accounts. This gave me a better understanding of how banks work on a daily basis.

Operational Insight: I gained hands-on knowledge of how different departments function. I understood the internal process behind services like account opening, mobile banking, and cheque issuance.

Financial Analysis: I learned how to read and understand financial documents of individuals and companies, which helped me understand how banks assess financial health before making decisions.

Customer Relations and Communication: By directly interacting with customers, I improved my communication and listening skills. I learned how to answer their questions, handle complaints, and provide clear information even in stressful situations.

Understanding of Banking Laws and Regulations: I became more aware of the laws and rules that banks must follow. I learned how important compliance is to protect both the bank and its customers.

Teamwork and Collaboration: Working with different teams helped me learn the value of teamwork. I learned how to share ideas, help others, and stay cooperative even during busy hours.

Professional Networking: I got to meet and learn from professionals in the banking field. Their experience and guidance helped me see what a career in banking looks like in real life.

Critical Thinking and Problem-Solving: I improved my problem-solving skills by dealing with real issues. I learned how to find the root cause and think of the best solution.

Time Management and Organization: During my internship, I learned how to prioritize tasks and meet deadlines effectively. I developed my system to stay organized, allowing me to complete work efficiently and with minimal errors. From 10 AM to 4 PM, I focused on core responsibilities, and after 4 PM, I dedicated time to filing and record-keeping activities. This structured approach helped me manage my workload and complete tasks on time.

Decision-Making Skills: By dealing with daily customer service and back-office tasks, I learned how to make smart decisions based on data and customer needs.

3. How to apply the knowledge from coursework to the real working situation

Theoretical knowledge explains the principles behind how something works, while practical knowledge allows us to understand how it actually functions in real-life situations. One of the key goals of the internship program is to bridge this gap by providing opportunities to implement classroom learning in the workplace. Through my internship at Citizens Bank, I was able to apply many core concepts from my BBA coursework in real banking operations, which helped deepen my understanding and boost my confidence.

One of the main areas where I applied my academic knowledge during my internship was in managing customer relationships. In class, I learned about Customer Relationship Management, which focuses on using customer data and technology to enhance service quality and build long-term relationships. During my internship, I was able to put this into practice by interacting directly with customers, addressing their concerns, and ensuring a positive service experience. I maintained detailed records of customer preferences and feedback, which helped the team tailor services more effectively. This hands-on experience helped me understand how CRM strategies are implemented in real business settings to improve customer satisfaction and retention.

I also used the communication skills I learned from my Marketing and Organizational Behavior courses. These helped me talk to customers politely and professionally, especially when answering questions, solving problems, or offering services that matched their needs.

These skills also helped me work well with my team. My better interpersonal skills made it easier to communicate with colleagues and maintain a positive work environment.

In addition to customer service, my marketing knowledge became relevant through the practical use of the four Ps—Product, Price, Place, and Promotion.

The 4 Ps of Marketing—Product, Price, Place, and Promotion—are a fundamental framework used by businesses to design effective marketing strategies. Also known as the marketing mix, these four elements help organizations meet customer needs, differentiate their offerings, and achieve their marketing goals:

Product: Refers to the goods or services a company offers to satisfy customer needs. It includes features, design, quality, branding, and after-sales services.

Price: The amount customers pay for the product. Pricing strategies are based on factors like cost, competition, demand, and perceived value.

Place: The channels through which a product is distributed and made available to customers. This can include physical locations, online platforms, or a combination of both.

Promotion: The activities used to communicate with customers and persuade them to purchase the product. This includes advertising, sales promotions, public relations, and direct marketing.

Practical Use of the 4 Ps During My Internship

During my internship in the banking sector, I had the opportunity to apply the 4 Ps in real-life situations:

Product: I became familiar with banking products such as savings accounts, mobile banking, loan services, credit cards, and ATM services. I used this knowledge to explain product benefits to customers and help them choose the right services based on their needs.

Price: I provided clear explanations about different fees and charges, such as NPR 50 for password reset, NPR 350 for mobile banking renewal, and NPR 400 for ATM card renewal. This helped customers better understand the cost of services and make informed decisions.

Place: I supported both digital and physical service channels. Whether customers visited the branch or used mobile banking, I helped ensure smooth service delivery, reflecting an understanding of distribution strategies.

Promotion: I took part in marketing efforts like the **Ghar Dailo** (door-to-door visit) campaign and customer engagement programs. These activities were aimed at attracting new clients and strengthening relationships with existing ones by raising awareness of the bank's offerings.

Critical thinking and problem-solving were equally important. Through analysis and structured thinking—skills I had practiced in case studies and classroom discussions—I was able to identify operational issues, propose practical solutions, and support the bank's service improvements.

Overall, the internship helped me realize how interconnected theoretical learning and practical application are in the professional world. It gave me the chance to apply what I had learned in a real setting, boosting both my capabilities and confidence in the banking sector.

3.4 Special skill and new knowledge you have learned from this co-op studies

In today's dynamic and competitive world, gaining both theoretical and practical knowledge is essential. Practical knowledge, in particular, plays a crucial role in preparing individuals for real-world challenges, where diverse situations and unexpected problems arise. Such experiences not only develop interpersonal and communication skills but also help shape one's personality and professional maturity.

During my internship at Citizens Bank, I acquired valuable knowledge and skills that significantly contributed to my personal and professional growth. Each task and responsibility provided hands-on learning and a deeper understanding of banking operations. The experience helped improve my communication, analytical thinking, and ability to view situations from multiple perspectives.

Below are some of the key skills and lessons I gained throughout my internship:

- **Communication Skills:** Effective communication is essential for any organization, especially in the banking sector. A major part of my internship involved interacting with customers from diverse backgrounds. This improved my ability to communicate clearly and professionally. I also learned that patience and a calm approach are necessary when handling difficult or frustrated clients.
- **Customer Service Skills:** By engaging with customers and coworkers daily, I developed strong interpersonal skills. I learned how to address inquiries, handle complaints, and provide excellent service, which is a critical part of the bank's reputation and success.
- **Problem-Solving Abilities:** I applied critical thinking skills to real banking tasks—whether simplifying processes, improving efficiency, or identifying areas needing

improvement. I also learned to make informed decisions by considering multiple factors and possible outcomes.

- **Behavioral Skills:** Observing the professional conduct of Citizens Bank employees helped me understand appropriate workplace behavior. I learned to maintain politeness, show respect, and act responsibly with both customers and team members, regardless of the situation.
- **Technological Skills:** I gained hands-on experience with various office equipment and tools such as computers, scanners, photocopiers, and printers. Initially, I was unfamiliar with operating large office machines, but over time, I became comfortable using them efficiently.
- **Self-Confidence:** Facing different types of customers and learning to respond confidently increased my fluency and efficiency in handling work. This consistent exposure to real tasks helped boost my confidence significantly.
- **Teamwork:** I learned that every employee has their specific role and that teamwork is essential for organizational success. Collaborating with others taught me how shared responsibility enhances productivity and helps avoid delays.
- **Leadership Skills:** In absence of my supervisor , I had to guide customers. These responsibilities gave me opportunities to take initiative, delegate tasks, and manage situations effectively—strengthening my leadership capabilities.

Chapter 4 Conclusion

4.1 Summary of the highlight my co-op studies at this company

Internships are one of the most effective ways for students and recent graduates to bridge the gap between academic theories and real-world applications. During my internship at Citizens Bank International Ltd., I had the opportunity to observe and participate in the daily operations of a leading financial institution, allowing me to gain practical exposure to the banking environment. This experience not only enhanced my academic knowledge but also introduced me to the working culture, systems, structures, and service delivery processes of the bank.

Throughout my internship, I discovered that many theoretical concepts taught in my BBA program such as accounting, financial management, customer relationship management, marketing, organizational behavior, and communication—are highly relevant in banking operations. While not every concept was applied every day, my understanding of these subjects helped me perform tasks more effectively. For example, knowledge from courses like Banking and Insurance guided me during KYC verification, account openings, and compliance procedures. Similarly, the communication and service quality concepts from Marketing and Organizational Behavior helped me interact with clients in a professional and empathetic manner.

One of the most valuable lessons I learned was how to handle difficult customers. Managing rude, impatient, or frustrated clients was challenging, but I gradually developed patience, emotional intelligence, and better communication skills to resolve issues calmly and professionally. This real-world experience taught me the importance of empathy and service in building strong customer relationships.

Moreover, my mentors and team members at Citizens Bank played a crucial role in shaping my professional behavior. I learned the significance of attention to detail, time management, teamwork, and maintaining confidentiality in a sensitive work environment like banking. Even small actions—like greeting customers warmly or double-checking a document—proved to have a big impact.

4.2 My evaluation of the work experience

- **Learning and Skill Development:** I Gained practical knowledge of banking operations (account opening, KYC, cheque book handling) and improved customer service skills

- **Teamwork and Collaboration:** I worked closely with various departments, enhancing coordination and learning the importance of teamwork.
- **Communication Skills:** I improved communication with customers and colleagues, ensuring smooth interactions and service delivery.
- **Problem-Solving:** Developed problem-solving skills by addressing customer issues and collaborating to find solutions.
- **Challenges:** I faced challenges with managing a high volume of tasks, but improved efficiency with guidance.

4.3 Limitations of the Co-op studies

Even though I learned a lot during my internship at Citizens Bank International Ltd., there were still some limitations that affected my overall experience. One of the main issues was that I was only assigned to one or two departments. This limited my chance to learn about other areas of the bank like credit, treasury, or risk management, which are also very important.

Another challenge was the short time period of the internship. Because of this, I couldn't fully understand how some banking processes work, especially the ones that take a longer time to complete. It felt like I only got to see the surface level of many operations.

Also, since I was just an intern, I was not given the authority to make decisions. This meant I could only follow instructions and not really take part in big or strategic tasks. It would have been more helpful if I had the chance to make small decisions or give my input.

There were also some restrictions when it came to accessing important information. Due to privacy rules, I could not see sensitive data like customer records, financial reports, or be part of any decision-making meetings. This made it hard to fully understand how the bank works on a higher level.

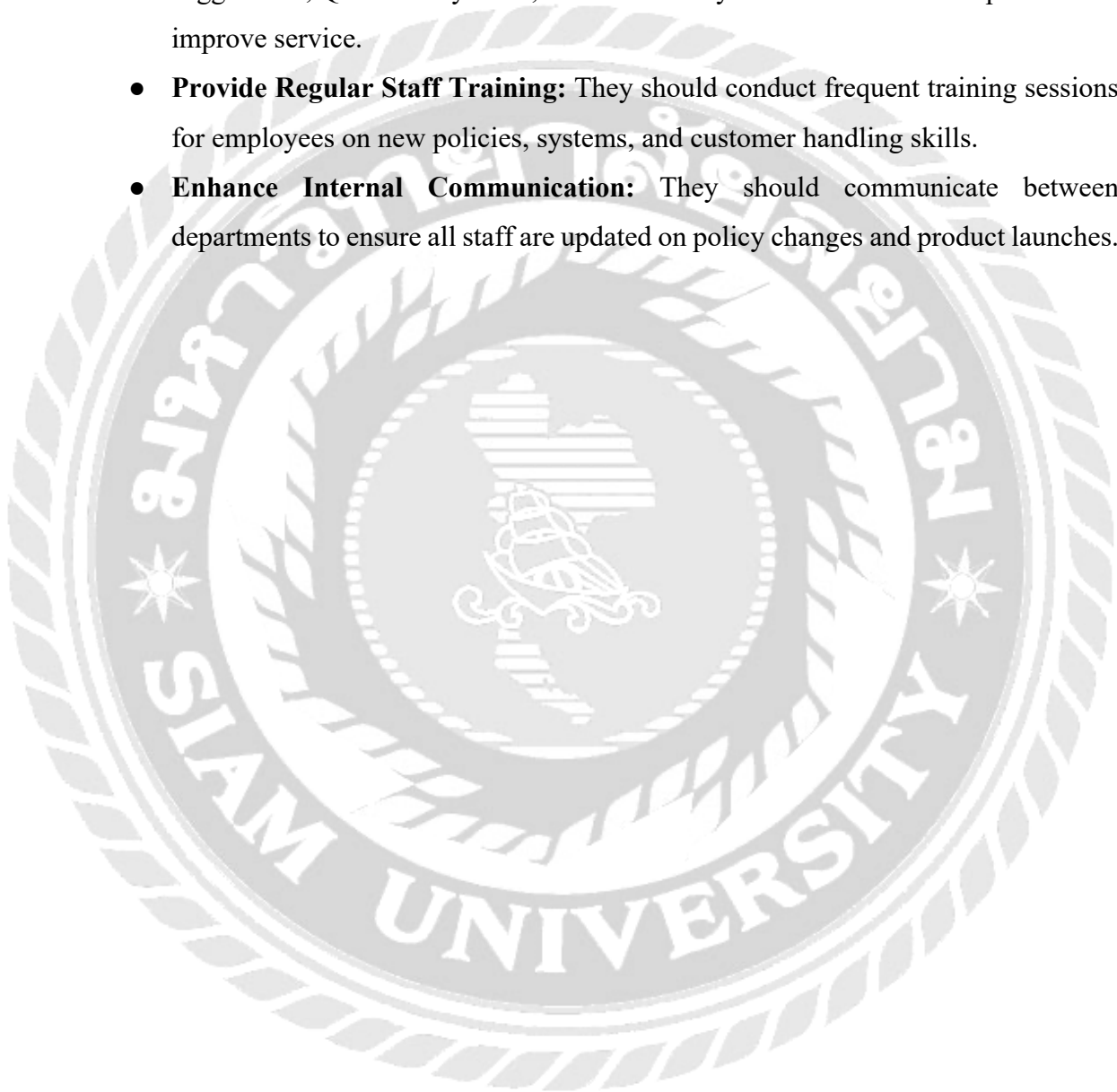
Many of the tasks I did were basic and repetitive, like handling documents and entering data. Although these helped me understand the daily work, they weren't very challenging and didn't push me to grow much. I also noticed that there were not many chances to go out in the field or talk to clients outside the bank, which could have made the learning experience more interesting. Lastly, my learning sometimes depended a lot on my supervisor's availability. If they were too busy, it was hard to get guidance or feedback, and I had to wait or try to learn things on my own.

4.4 Recommendations for the company

It has been a valuable experience working as an intern at Citizens Bank International Limited, Surkhet Branch, where I gained meaningful practical knowledge about banking processes and customer service. While the overall operation and team spirit at the branch were commendable, there are still a few areas where improvements can be made to further enhance the bank's performance and customer satisfaction. Though I am still learning and not yet a professional, I believe sharing these suggestions could contribute positively to the organization's future growth.

- **Conduct Mobile Banking Guidance Sessions:** Citizens Bank International Limited Surkhet Branch should Organize short training sessions to help elderly and less tech-savvy customers understand mobile banking, especially about how to register.
- **Set Up a Dedicated Help Desk:** During my internship, I observed that customers faced delays due to mobile banking, cheque-related inquiries, account openings, and ATM issues being handled at the same counter. To address this, I propose creating a dedicated counter specifically for handling ATM and mobile banking-related issues. This would help streamline the process, reduce customer waiting times, and provide more efficient service by ensuring that customers with these specific concerns are attended to without delays.
- **Share Clear Document Checklists:** They should Provide customers with a checklist of required documents before they fill out forms to avoid account rejection.
- **Maintain and Upgrade Technical Equipment:** They should regularly check and service printers, photocopiers, and scanners to avoid workflow delays. Whenever I started doing photocopy I faced paper jams a lot of times.
- **Improve Mobile Banking App:** Make the mobile banking app more user-friendly and accessible to all age groups and digital literacy levels. Add multilingual support, tutorials, and voice assistance for all users. Ensure accessibility with features like screen readers and biometric login. They should also include quick customer support and offline options for better convenience because sometimes customers also face wifi network problems..

- **Expand Online Banking Services:** Include services like loan tracking, online card management, and digital KYC updates to improve digital convenience because whenever customers have to update KYC form they have to visit the bank.
- **Establish a Customer Feedback System:** Use feedback forms, verbal suggestions, QR-based systems, or online surveys to collect customer opinions and improve service.
- **Provide Regular Staff Training:** They should conduct frequent training sessions for employees on new policies, systems, and customer handling skills.
- **Enhance Internal Communication:** They should communicate between departments to ensure all staff are updated on policy changes and product launches.



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Appendices

Annex A

1st week

Sunday 2/2/25	Monday:3/2/25	Tuesday:4/2/25	Wed 5/2/25	Thu 6/2/25	Fri 7/2/25
Orientation and introduction to the Customer Service Department Understanding bank policies, customer handling protocols, and banking software	Learned finacle banking system software interface and kyc update module	Practiced filling 5 account opening forms, 3 KYC forms, 2 Demat forms	Guided 7 customers regarding account types and required documents	Observed 10 KYC updates, practiced 3 entries in the Finacle system	Prepared 4 cheque requests and generated 2 account statements

2nd week

Sun 9/2/25	Mon 10/2/25	Tue 11/2/25	Wed 12/2/25	Thu 13/2/25	Fri 14/2/25
Opened 9 individual accounts (using Finacle), cross-verified KYC documents	Resolved 4 mobile banking issues; documented 3 complaint forms	Organized and filed 15 account opening documents	Updated KYC details of 6 customers	Processed 7 account opening forms	Closed 3 accounts and opened 6 new ones under staff supervision

3rd week

16/2/25	17/2/25	18/2/25	19/2/25	20/2/25	21/2/25
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Registered 6 customers for mobile banking; helped reset 3 MPINs	Filed 12 customer documents and scanned 10 account files.	Learned the basics of loan entry; observed 2 loan files being processed.	Holiday	Filled 5 Demat and 4 Mero Share forms	Made 8 customer follow-up calls
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4th week

23/2/25	24/2/25	25/2/25	26/2/25	27/2/25	28/2/26
Prepared 5 cheques for different branches	Helped 4 customers register for mobile banking and e-banking	Filled 5 Demat and 4 Mero Share forms	Holiday	Filled 20 documents and updated the daily register	Holiday

5th week

2/3/25	3/3/25	4/3/25	5/3/25	6/3/25	7/3/25
Filled 8 account opening forms	(Internal learning day)	Visited DV Niketan School; helped open 18 student accounts (Marketing)	Organized 15 customer files; updated labels	Answered queries from 10 walk-in customers	Visited 1 beauty parlor and helped open 5 new accounts (Marketing)

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6th week

9/3/25	10/3/25	11/3/25	12/2/15	13/3/25	14/3/25
Helped 6 customers fill out forms	Entered data for 10 accounts in Finacle	Verified and submitted 9 customer KYC documents	Filled 4 Demat forms	Holiday	Prepared and processed 6 cheques

7th week

16/3/25	17/3/15	18/3/15	19/3/25	20/3/25	21/3/25
Filled 8 account opening forms	Helped 10 customers resolve service queries	Visited Suzi Boutique (Marketing) – opened 7 accounts	Observed 2 loan disbursements and 1 loan file entry	Planned the Ghar Dailo marketing campaign	Ghar Dailo Campaign – visited 12 houses, opened 30 accounts

8th week

23/3/25	24/3/25	25/3/25	26/3/25	27/3/25	28/3/25
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Entered 10 accounts into the system; verified customer data	Resolved 3 cases of delayed transactions	Contributed feedback on mobile banking improvement	Analyzed 7 customer feedbacks and compiled summary notes	Explained 4 loan repayment structures to customers	Learned to identify and process 5 dormant accounts
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9th week

30/3/25	31/3/25	1/4/25	2/4/25	3/4/25	4/4/25
Solved 5 mobile banking complaints of cross branch	Holiday	Scanned 10 individual account opening documents	Filled 6 new account forms both corporate as well as individual	Filled 2 demate account form	Make 5 cheque of cross branch

10th week

6/4/25	7/4/25	8/4/25	9/4/25	10/4/25	11/4/25
Holiday	Prepare 4 cheque	Registered 3 for online banking	Guided 2 elderly customer to	Enter 5 account opening form in finacle	Prepare 2 cross branch cheque and statement

			login in mobile banking		
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11th week

13/4/25	14/4/25	15/4/25	16/4/25	17/4/25	18/4/25
Called 5 customer for missing citizenship	Solve 4 ATM block issues	Assisted 3 walk in client with form filling	Prepare 5 cheque	Went client shop to open an account	Arrange all the registers like cheque, ATM, Account Opened, Mobile banking reset etc.

12th week

20/4/25	21/4/25	22/4/25	23/4/25	24/4/25	25/4/25
Fill 15 KYC updates	Holiday	Update cheque issue register	Prepare cheque	Did all the filing and arrange file in systematic manner	Fill out the account opening form

13th week

27/4/25	28/4/25	29/4/25	30/4/25	1/5/25	2/5/25
Complied daily report	Scanned 8 new account opening form	Handle 5 mobile banking issue	Prepare cheque of cross branch	Check all the file and register if it is missing	Fill out the account opening form

14th week

4/5/25	5/5/25	6/5/25	7/5/25	8/5/25	9/5/25
Help CSD incharge to handle ATM issue	Enter all the ATM received in system and filled it in register	Resolve all the mobile banking issue	Fill out all the 5 demate form	Holiday	Went for ghar dailo marketing campaign

15th week

11/5/25	12/5/25	13/5/25	14/5/25	15/5/25	16/5/25
Entry 10 Atm in system and recorded in register.	Help 5 customer to fill out the account opening form	Fill out all the voucher of account opened and give it to teller department	Did all filing arrangement	Entry all the ATM received in CCRM System	Help customer to used ATM and help them to change pin

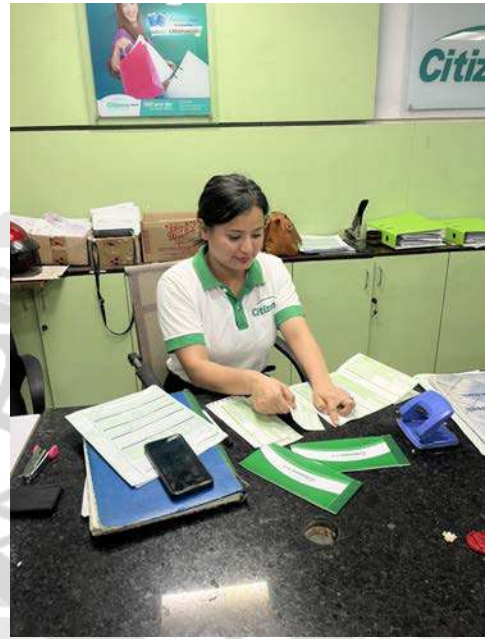
16th week

18/5/2025					
Help 5 customer to fill account opening form					

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Annex B



Marketing



Ghar Dailo Marketing Campaign





Annex C

Student's performance evaluation form
Office of Cooperative Education
Siam University, Bangkok, Thailand
COOP 03 - 04
Modified 4 May 2021

Informant: Job Supervisor

Explanation

- Please rate your satisfaction level by scoring the cooperative students under your supervision, the higher score, the higher satisfactory you have (18 items in total).
- Please put the company stamp at the end of this form, and send it back in PDF to email: co_op2@siam.edu, on or before 15 May 2023
- Please indicate the subject title "Evaluation Form for KCM student"
- The overall score in this form will be weighted average, equal to 30/100 points

Name of the company ... CPZenith Bank International Limited
Job title assigned by the company ... Customer Service Department
Name of student ... aline shantha
Student ID ... 6403040058
Major ... Marketing
Specific duration of internship (DD/Month/Year):
From ... 2023-02-02 to ... 2023-05-31

PART I

1. Work Achievement

Entry	
1. Quantity of work Based on the quantity of work, he/she can accomplish all assigned tasks in the given timeline comparing to other students	20 points 19
2. Quality of work Based on the quality of work assigned to him/her, the outcomes or productivities meet standard requirements of the company with accuracy, completeness and satisfaction in a timely manner	20 points 15

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2. Knowledge and Ability

Entry	
3. Academic ability He/she has proved academic knowledge and ability to handle all assigned tasks.	10 points 9
4. Ability to learn and apply knowledge He/she has proved the ability to learn and apply knowledge in the real working situation.	10 points 9
5. Practical ability He/she has proved a practical ability, such as field works or lab.	10 points 9
6. Decision making He/she has proved a good decision making skill to solve problems with self-confident and accuracy. He/she is a good decision maker.	10 points 9
7. Organization and planning He/she has proved a good organization and planning skills with ability to prioritize things.	10 points 9
8. Communication skills He/she has proved good communication skill: oral presentation, writing and listening. He/she is able to effectively communicate in a systematic manner and reports problems when encountering difficulties at work.	10 points 9
9. Foreign language and cultural development He/she has proved a proficiency English communication skill and ability to work with foreigners constructively.	10 points 9
10. Suitability for Job position He/she has proved an appropriateness to work for this job. This job position is suitable for this cooperative student.	10 points 9

3. Responsibility

Entry	
11. Responsibility and dependability - He/she has proved ability to handle all assigned tasks properly. - He/she is willing to accept mistakes or undesirable consequences occurring at work with full responsibility. - He/she is reliable to work independently.	10 points 9

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I hereby certify that the above information given are true and correct.

Signature: [Signature]
Full name and surname: Sunich Khamat
Job Supervisor
Date: 2023-02-02 To 2023-05-31

Company: [Stamp]

Thank you very much for your kind cooperation and support!

Office of Cooperative Education Siam University
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Swift Code: CTZNNPKA



Ref. No.: CBIL/SKT/OPR/2081/082-110

Date: May 16, 2025

INTERNSHIP CERTIFICATE

This is to certify that **Ms. Alina Shrestha** worked with us in the bank under the internship program from February 02, 2025 to May 16, 2025 during her internship period she was placed in our Surkhet Branch.

The student accomplished the internship. The report is graded as (Excellent/Very Good/Good/Satisfactory/ Average).

We found her a sincere, energetic and committed person towards the responsibility entrusted to her.

We take this opportunity to thank her for all contribution and wish her success in her future endeavors.


Authorized Signatory
Citizen Bank International Limited
Surkhet Branch


Authorized Signatory
Citizen Bank International Limited
Surkhet Branch