



COOPERATIVE EDUCATION REPORT:
Enhancing Financial Competency through Practical Exposure:
A Report on Technical Skill Development during Internship at Citizen Investment Trust
(CIT)

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This Report Submitted in Partial Fulfilment of the Requirements for
Cooperative Education, Faculty of Business Administration
Semester 2 Academic Year 2024
Siam University

Title: Enhancing Financial Competency through Practical Exposure: A Report on
Technical Skill Development during Internship at Citizen Investment Trust (CIT)

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Major: Finance and Investment
Faculty: Business Administration
Semester / Academic year: 2 / 2024

ABSTRACT

The Citizen Investment Trust (CIT) is a specialized financial institution established in Nepal in 1991 under the Citizen Investment Trust Act. Its primary goal is to mobilize public savings and promote productive investment across the country. Over the years, CIT has played a vital role in strengthening Nepal's financial system and encouraging a culture of long-term savings and investment.

CIT offers a wide range of financial products and services, including savings schemes, pension funds, insurance-linked plans, and investment programs for individuals and institutions. These programs are designed to enhance financial security and social welfare while contributing to the national economy.

A key strength of CIT is its diversified investment portfolio, which includes fixed-income securities, equities, and government bonds. Through sound fund management and a balanced risk-return approach, CIT ensures steady returns for its clients while supporting the growth of Nepal's capital market.

Known for its transparency, innovation, and reliability, CIT continuously improves its services to meet the evolving financial needs of the public. As Nepal's financial landscape develops, CIT remains a cornerstone institution, helping to build a stable, inclusive, and forward-looking economy.

Keywords: Capital market, Inclusive economy, Pension funds, Fixed income securities, Government bonds

ACKNOWLEDGEMENT

I would like to express my heartfelt gratitude to Citizen Investment Trust (CIT) for providing me with the invaluable opportunity to complete my internship at such a prestigious and respected institution. My time at CIT has been an enriching and transformative experience that has allowed me to deepen my understanding of the financial sector and develop both my professional and personal skills. Primarily, I would like to extend my sincere thanks to the entire management team at CIT for welcoming me into the organization and offering me the chance to be part of a dynamic and forward-looking institution. Their commitment to professionalism, excellence, and innovation has served as a great inspiration throughout my internship.

I am especially grateful to my job supervisor and mentor at CIT, Purshottam Poudel Sir, whose continuous guidance, encouragement, and constructive feedback contributed to my learning and growth during the internship period. His patience in explaining complex tasks and willingness to share his expertise enabled me to gain practical insights into areas such as investment management, fund administration, and customer service. I would also like to thank all the staff members and colleagues at CIT who extended their support and cooperation during my time with the organization. Their teamwork, friendliness, and professionalism created a positive work environment that made my internship experience enjoyable and rewarding. The knowledge and practical exposure I gained at CIT have been instrumental in helping me apply theoretical concepts from my academic studies to real-world financial operations.

Finally, I would like to express my appreciation to my academic supervisor, Dr. Srisuda Chongsithiphol, D.B.A, for her invaluable support and guidance throughout this internship journey. Her academic insights, encouragement, and constructive advice have been pivotal in helping me navigate this experience successfully.

Thank you once again to everyone at CIT and Siam University for making this internship a remarkable and meaningful chapter in my professional development. The experiences, lessons, and memories I take away from this internship will undoubtedly play a significant role in shaping my future career in the financial industry.

Table of Contents

ABSTRACT.....	3
ACKNOWLEDGEMENT	4
Chapter 1- IntroducBon	7
1. Company Profile.....	7
1.1 Mission of the Company.....	7
1.2 Vision of the Company	8
1.3 Strategy of the Company	8
1.4 Organizational Structure.....	8
1.4.1 Diagram of Organizational Structure	9
1.4.2 Job Position	9
1.4.3. Job Position in the company’s organizational structure	10
1.5. Intention and motivation to choose the company.	11
1.6. Objective of the co-operative study	14
CHAPTER 2: CO-OP STUDY ACTIVITIES	15
2.1 Job Description	15
2.2 Job Responsibilities and Work Duties	16
2.2.1 Deep Dives: Data Gathering and Analysis.....	16
2.2.3 Unveiling True Value: Stock Valuation	17
2.2.5 Collaboration and Decision Making.....	18
2.3 Activities in coordinating with co-workers.	18
2.4 Job Process Diagram.....	18
2.5 Contribution as a Co-op student in the company	20
CHAPTER 3: LEARNING PROCESS	22
3.1 Problems and issues of the institution.....	22
3.2 Solving the problem.	22
3.3 Recommendations to the Company.....	24
3.4 Learnings during the co-op studies	26
CHAPTER 4: CONCLUSION	29
4.1 Summary of highlights of Co-Op study.....	29
4.2 Evaluation of the work experience	29
4.3 Limitations of the Co-Op study	30
4.4 Recommendations for the company and Co-op studies	31
Bibliography	33
Appendix	34

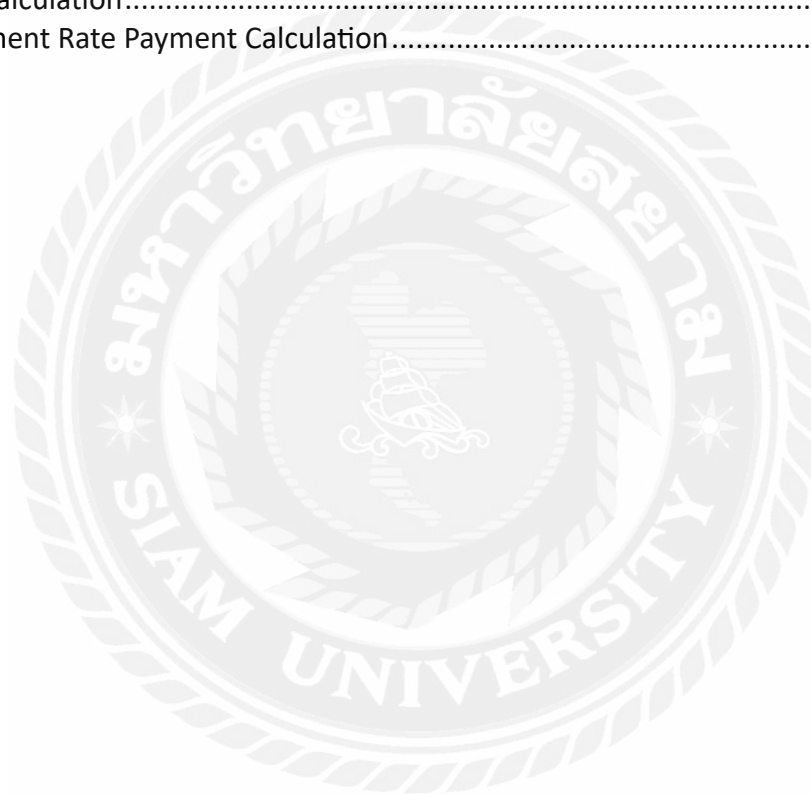
(Citizen Investment Trust (CIT), n.d.)

Table of Tables

Table 1: SWOT Analysis Table	14
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Table of Figures

Figure 1:Lagani Investment Team	44
Figure 2:My work space.....	44
Figure 3:Ratio Calculation.....	45
Figure 4:Investment Rate Payment Calculation.....	45



Chapter 1- Introduction

1. Company Profile

CIT, the Citizen Investment Trust Function established 1991 the center of New Baneshwor, Kathmandu belonging to the cooperative financial institution, is aiming in mobilizing saving, providing social security and investment opportunity of the Nepalese citizen. Now a days, CIT has emerged as one of the most reliable and reputed public limited financial institutions of Nepal providing a variety of saving plans, pension funds, investment services to private customers as well as institutional clients.

The assets of CIT are in the range of billions of Nepalese Rupees and investments are made in government securities, equity securities, fixed deposits, debentures and others. It specialises in the management of retirement benefits, employee saving and welfare structure and other long term investment programs that seek to provide sustainable sources of revenue for its clients.

The current leadership of CIT comprises a seasoned CEO Mr. Prabhat Karki and a team of well-experienced management staff in investment management, fund administration, finance, and client services. The organization hold the authority of Board of Directors which is appointed from the Government of Nepal but the consumption management, financial policies setting of the organization remains transparent, accountable and efficient.

The main principles of investment for CIT are based on the concepts of prudence, sustainability, and long-term vision. The strategy adopted by CIT reflects the world's most advanced practices and appropriate to the Nepalese context to achieve healthy returns for its clients as well as ensuring financial discipline, reducing risks, and avoiding unethical practices in fund management for the sustainable development of capital market in Nepal.

1.1 Mission of the Company

- To encourage and mobilize long-term savings from individuals and institutions for their future financial security.
- To offer attractive and reliable investment opportunities that generate competitive returns for participants.

- To contribute to the national economy by channelling resources into productive sectors and supporting capital market development

1.2 Vision of the Company

- To become Nepal most trusted and customer-centered financial institution for savings, pensions, and investments
- To provide sustainable social security solutions that enhance the economic well-being of Nepali citizens.
- To play a leading role in strengthening Nepal financial infrastructure through innovation, efficiency, and ethical governance

1.3 Strategy of the Company

CIT's strategy is based on fund management, risk-adjusted investing, and long-term orientation. In a way that maximises the expected return and minimizes the risk, the company invests across traditional and non-traditional securities: those with fixed income, common equities, and other types of investments that will make the company stand financially strong and stable in the long run. CIT holds a conservative value-based approach to investing which offers an appropriate margin of safety and fulfils the ever-changing requirements of clients of various categories meeting all the regulations. Ultimately, through innovation, the modernization of technology, and engagement with stakeholders, CIT has plans to improve its organisational effectiveness and bring about a positive transformation in the Nepalese economy.

1.4 Organizational Structure

Citizen Investment Trust consists of a unique and diverse set of professionals. The organizational structure is as follows:

1.4.1 Diagram of Organizational Structure

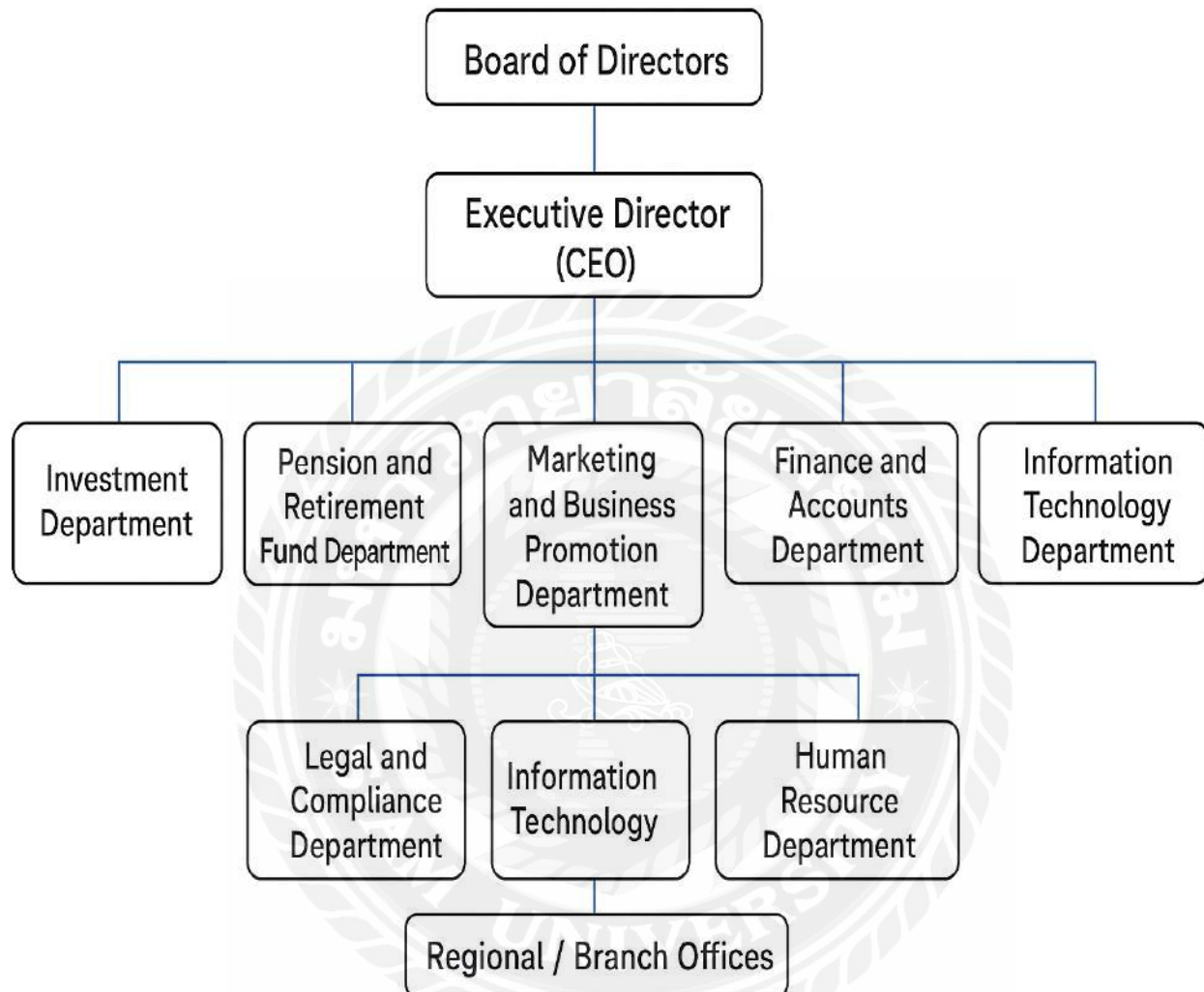


Fig 1: Organisational Structure

1.4.2 Job Position

While working as an intern analyst at CIT, I engaged in use in numerous research and analysis tasks, which proved to be valuable in the firm's research and investment decisions. My work was

mainly to analyse numerous firms that are listed in NEPSE in addition to selected private firms, to produce sound fundamental analyses with a view of making informed investment decisions.

One of my most important tasks was to investigate more financial aspects of the companies I worked with: analysing their statements, comparing basic P/E, P/B, Book value and EPS, and their past results and financial condition. It has combined both qualitative and quantitative analysis to assess, for example, the inherent value, position, and sustainable growth rate of the selected company. Furthermore, I analysed the industry trends to appreciate market factors, competition, trends, and risks that might affect sectors/ firms and hence undertaking appropriate risk analyses. This involved the identification of market indicators from industry reports, current market statistics, and competitor benchmark to drive value investing techniques of the firm.

As part of my tasks, I also scrutinized, compute interest for FD receipt for any period, whether monthly, quarterly, yearly basis and checked all the receipt were documented properly and maintained in a register including official record for reporting and other formalities in the firm.

1.4.3. Job Position in the company's organizational structure

The major departments in the targeted firm are the Lagani (Investment /Research) Department as well as the Operations Department. As an Intern Analyst, I was placed in the Lagani Department and was aligned to the Operations team. I was actively involved in the research and analysis part of the investment process of the firm.

As a part of this role, it was my duties to assess the stocks of organizations operating in different sectors which are listed on Nepal Stock Exchange Limited (NEPSE). These assignments helped me make calculations, like the P/E ratio, P/B, book value, and EPS and assess companies' fundamentals and their position in the overall market and the years to come.

At the end of the research and analysis, I produced reports and made presentations to the other senior members of my team. The observations and ideas I presented were scrutinized and, where applicable, relayed to other analysts in the same department to support the firm's research talk and investment decisions.

Apart from research activities, I also undertook activities that are related to Fixed Deposit (FD) receipts. This included the computation of interest at monthly, quarterly, and annual frequencies for proper records, reconciliation, and verification of FD information and keeping track in the company's register for report and compliance.

1.5. Intention and motivation to choose the company.

I wanted to work in CIT because I was curious as well as I always wanted to work in one of the leading financial institutions of Nepal. CIT seemed especially appealing to me in terms of its experience as being more established in dealing with Nepalese capital markets and involvement in investment management, fixed deposits, and pension funds which is more related to my academic and personal area of interest of finance and investment.

However, the factor that encouraged me to attend CIT the most was the chance to use and enhance my analytical abilities. Since I am a value investor and a believer in the fundamental analysis, I considered it most appropriate to enhance my knowledge about financial analysis in this organization, get to perform hands-on experience with actual market data and data analysis, and follow the institutional investing decisions made nationwide in the context of Nepalese investment market.

Moreover, I had realized that the Lagani Department of the CIT has the power to influence investment management that directly concerning thousands of stakeholders in Nepal. One of the main reasons was the opportunity to work in cooperation with experienced professionals such as Mr. Purshottam Poudel and learn from the investment team. I viewed this internship kind of as a great opportunity to apply all the theory I learned to practice in real financial environment.

1.2 Strategic Analysis of the Company (SWOT analysis)

During my cooperative education placement at Citizen Investment Trust (CIT), Nepal, I had the opportunity to observe and analyze the organization's internal capabilities and strategic position. As part of my learning, I conducted a SWOT Analysis to understand the organization's strengths, weaknesses, opportunities, and threats. Below is a summary of the key strengths that contribute to CIT's success and sustainability.

Strengths

➤ Gained Practical Experience in Financial Ratio Analysis

During the internship, I was actively involved in reviewing and interpreting financial statements using various ratio analysis techniques. This hands-on experience enabled me to understand company performance indicators such as liquidity, profitability, and

solvency. Applying this knowledge in real organizational settings enhanced my financial reasoning and analytical capability.

➤ **Developed Skills in Interest Calculation and Record Keeping**

My responsibilities included assisting with interest computation on various financial products and maintaining accurate records for transactions and investment activities. This not only improved my technical competence in financial calculations but also helped me understand the importance of precision and consistency in financial documentation.

➤ **Improved Diligence through Record Filing**

I regularly contributed to the filing and organization of financial and administrative documents. This repetitive yet critical task taught me to be thorough and detail oriented. It also instilled in me the discipline necessary for managing large volumes of data in a structured manner — a crucial trait for roles in accounting, auditing, and finance.

Weakness

➤ **May Lack Broader Industry Knowledge Outside Finance**

Since my internship was focused specifically on financial operations and investment management within CIT, I had limited exposure to functions such as marketing, operations, or technology. As a result, my understanding of interdisciplinary business dynamics remains underdeveloped, which may limit my flexibility in cross-sectoral roles.

➤ **Time Management Might Be Constrained During Busy Periods**

At times when multiple assignments coincided, I found it challenging to prioritize tasks efficiently. Managing workload under pressure—especially during report deadlines or data reconciliation phases—highlighted the need to further improve my time management and multitasking skills to maintain performance consistency.

Opportunities

➤ **Opportunity to Gain Experience in Advanced Financial Analysis Techniques**

Now that I have learned the basics of financial analysis during my internship, I have the chance to explore more advanced topics like forecasting, portfolio management, and business valuation. Learning these skills will improve my understanding of financial data and help me prepare for future roles in finance and investment.

➤ **Potential to Network with Banking and Finance Professionals**

During my time at CIT, I met professionals working in finance and investment. Staying connected with them can help me learn more about the industry, get useful advice, and possibly find new career opportunities in the future.

➤ **Further Certifications or Training Could Be Pursued**

After completing my internship, I now have a better idea of what areas I want to improve in. I can take certifications like CFA or short courses in financial modelling and Excel to strengthen my skills and increase my chances of getting good jobs in finance.

Threats

➤ **Market Fluctuations Might Affect Future Job Stability**

The financial services industry is sensitive to market volatility. Economic downturns, changes in interest rates, or capital market fluctuations may reduce job opportunities or affect the long-term sustainability of roles like those at CIT.

➤ **Changing Industry Regulations Could Impact Role Relevance**

The finance sector is constantly evolving with new compliance requirements and regulatory changes. Staying relevant will require continuous learning and adaptability, as outdated knowledge could limit effectiveness or job readiness in a highly regulated environment.

➤ **Competition for Similar Internships or Roles**

With a growing number of students and graduates pursuing careers in finance, the competition for high-quality internships and entry-level roles is intensifying. To remain competitive, I must continue building my skills portfolio, gaining practical exposure, and staying updated with industry trends.

Strength	Weakness
1. Gained practical experience in financial ratio analysis.	1. May lack broader industry knowledge outside finance
2. Developed skills in interest calculation and record keeping.	2. Time management might be constrained during busy periods.

3. Improved diligence through record filing.	
Opportunities	Threats
<ol style="list-style-type: none"> 1. Opportunity to gain experience advanced financial analysis techniques. 2. Potential to network with banking and finance professionals. 3. Further certifications or training could be pursued. 	<ol style="list-style-type: none"> 1. Market fluctuations might affect future job stability. 2. Changing industry regulations could impact role relevance. 3. Competition for similar internships or roles.

Table 1: SWOT Analysis Table

1.6. Objective of the co-operative study

I actively participated in a co-op program to:

- **Enhance my financial analysis skills:** The internship provided firsthand experience in calculating and interpreting key financial ratios such as P/E, P/B, EPS, and Book Value, deepening my understanding of investment evaluation techniques.
- **Apply academic knowledge in a real-world setting:** By working in the Lagani Department, I was able to bridge classroom learning with practical application, especially in areas like fixed deposit interest computation and investment documentation.
- **Develop professional competency and workplace discipline:** Under the supervision of Mr. Purshottam Poudel, I gained exposure to professional standards, improved organizational skills by managing financial files, and strengthened my ability to work effectively in a structured financial institution.

CHAPTER 2: CO-OP STUDY ACTIVITIES

2.1 Job Description

Job position: Management Intern

Worksite: New Baneshwor, Kathmandu

Internship duration: 4 months

My internship with the CIT proves to be an effective learning opportunity of the practical aspects within the financial services industry with special focus to the Lagani (Investment) Department. The position allowed me to apply what I learned from the curriculum in terms of analysing real-life financial scenarios and the corporate investment transactions, and to gain firsthand experience in pertinent real-life administrative practices.

One of my main duties was to analyse different listed firms and calculate investment ratios of P/E, P/B, EPS, and Book value. These analyses helped me get acquainted with the utilisation of these indicators describing a company's value, profitability, and its financial stability. I maintained records on excel sheets and contributed to the analysis and interpretation of the data for investment purposes. Apart from stock analysis, I was also involved in computation of FD interest rates for a certain stated period, monthly, quarterly and annually. This entailed using actual interest rate tables and formula and record update that organizes all the deposit schemes. I also assisted in creating and updating investment files and documents, keeping the data accurate and easily retrievable by the department.

There were not only technical aspects involved in my internship but also several other activities that allowed me to gain a range of skills. During my internship, I had an opportunity to learn from Mr. Purshottam Poudel on the expected standards and conduct at workplace. In my work, I took social roles by interacting with the individuals in the department and working on various projects that were in progress already. This circumstance also helped me to enhance my soft competencies, time organization, attentiveness, and communication skills in the workplace.

In general, the internship could be useful in creating a link between the textbook learning and the actual corporate world. It helped me get a grasp on investment industry, honed my analytical approach and gave me background for future roles of finance and asset management.

Overall, the internship served as a vital bridge between academic learning and industry practice. It strengthened my understanding of the investment sector, developed my analytical mindset, and prepared me for future roles in finance and asset management.

2.2 Job Responsibilities and Work Duties

During my 4-month internship at Citizen Investment Trust (CIT) in the Lagani (Investment) Department, I was entrusted with a variety of responsibilities that provided both technical and administrative exposure. My key duties included:

2.2.1 Deep Dives: Data Gathering and Analysis

At CIT, I initially had a good focus on research anchoring, which means relying more on facts. According to my supervisor instructions, my role included thorough research of the companies that are listed in public domain. This also included the assessment of their annual reports, credit ratings and other financial data gathered from public online databases and their regulatory filings going as far back as was possible.

The goal was to get a picture of the past performance trends in each of these companies as well as recognizing one-time occurrences. In this way, I was more prepared for a basic evaluation of the actual results of the companies under consideration and their long-term perspective.

After collecting the data in various forms, I arranged the sources in Microsoft Excel, highlighting key points, key financial statements, and basic key performance indicators. These then formed platforms for ratio analysis and other financial analysis that would provide better understanding of the company's investment prospects.

2.2.2 Beyond the Numbers: Unveiling the Company's Story

At the Citizen Investment Trust (CIT) I had more than just worked as a financial analyst, as I often had to involve myself in calculating the necessary financial ratios. One of the main things that I participated in was simple financial statement analysis, trying to open the story behind every company: its successes and failures, opportunities and threats. It demanded proper

thinking, concern with matters of finance and funds and perfect labelling of numeracy to business literacy.

One of the key steps I took toward that end was defining core sources of long-term value, including economic moat, which describes the firm's competitive edge. These could be cost based, leading in the market share, having better products, or having a good rapport with the relevant authorities. That facilitated the identification of specific traits that would signal whether a company would be able to sustain its earnings and weather industry forces.

No less attention was paid to the assessment of management in various corporations. The following: reliable accounting values, clear disclosures and capitals allocations pattern were some of the evidence I looked at. Manipulations such as debt that is too high, suspicious related party transactions or changes in accounting policies to highlight the company's governance and the extent to which it was serving an appropriate interest of the shareholders.

This quantitative review followed qualitative judgment approach allowed me to determine an investment potential of a company. This way, I turned my lens and learnt to view businesses and not only their numbers, but also in terms of whether their business model and management can support profitable growth and they are indeed providing value to investors.

2.2.3 Unveiling True Value: Stock Valuation

Presently, one of the key activities that I performed during my internship at CIT was the evaluation of publicly floating companies, which I believe is vital in the accomplishment of my goal of finding good investment opportunities within the principles of value investing. The purpose of the analysis was to find out whether the current price of a particular company made it cheap in relation to its true value so that the investor could acquire it at a margin of safety.

This process entailed the use of several models in coming up with an appropriate valuation for a business company. Relative valuation was one of the popular approaches whereby I was able to compare companies using P/E and P/B relative to the industry. This helped determine the value that the market placed on similar businesses and if a particular stock was priced or over or underpriced in the market.

2.2.4 Building the Case: Investment Thesis

After conducting research, analysis, and valuation on a company, I compiled everything to make an investment thesis. This involved a clear statement of whether the stock was a good buy, hold or sell to base on what I had collected. I prepared this together with key points such as company strengths, financial performance, valuation results, risks, outlook etc, as an excel spreadsheet. The aim was to present a reasonable recommendation with some facts to back it up. Although many of the stocks were overvalued, I understood from the slips that dips in the market are good for buying. Therefore, these investment ideas were stored and filed to be revisited when the situation seemed right.

2.2.5 Collaboration and Decision Making

The last step of the process was to present my investment thesis to the team. These discussions gave all the stakeholders the opportunity to air their views this made decisions made to take into consideration the various views. We both agreed on whether the stock was a nice fit for our portfolio by taking into consideration both the quality of the company and its value. This collaborative approach ensured that our investment decisions were well-informed and congruent with goals of the team.

2.3 Activities in coordinating with co-workers.

My internship at CIT was very collaborative. I worked very closely with my supervisor and other interns from other Universities to form a comfortable team situation. Even though I reported directly to my Supervisor, I often collaborated with full time analysts for guidance and input on what I was doing. Daily briefings with my supervisor gave us an opportunity of sharing updates, discussing progresses, and planning for the next step for any project still ongoing. This teamwork approach guaranteed seamless coordination, which led to the success of the internship.

2.4 Job Process Diagram

During my internship at CIT Nepal, I was actively involved in the financial analysis process, which helped me develop valuable skills and a deeper understanding of financial data interpretation. Here's what I learned from each key step:

1. Calculating Financial Ratios

I learned how to calculate and interpret essential financial ratios such as:

- **Price-to-Book (P/B) Ratio** – This taught me how to evaluate whether a company's stock is fairly valued in relation to its book value.
- **Book Value** – I understood how to derive a company's net worth based on its assets and liabilities.
- **Earnings Per Share (EPS)** – I gained the ability to assess a company's profitability on a per-share basis, which is crucial for investment decision-making.

2. Computing Interest Rates

I learned to compute monthly, quarterly, and yearly interest rates for various financial instruments. This helped me understand:

- How interest is compounded over different time periods.
- The importance of accurate rate calculations in determining investment returns.
- How time value of money principles are applied in real-world financial contexts.

3. Organizing Detailed Reports

One of the most important skills I developed was compiling and presenting financial data in the form of detailed analytical reports. I learned how to:

- Structure data logically and clearly.
- Use visual elements like charts to enhance understanding.
- Provide concise explanations and insights to support investment decisions.

Intern's Financial Analysis Process

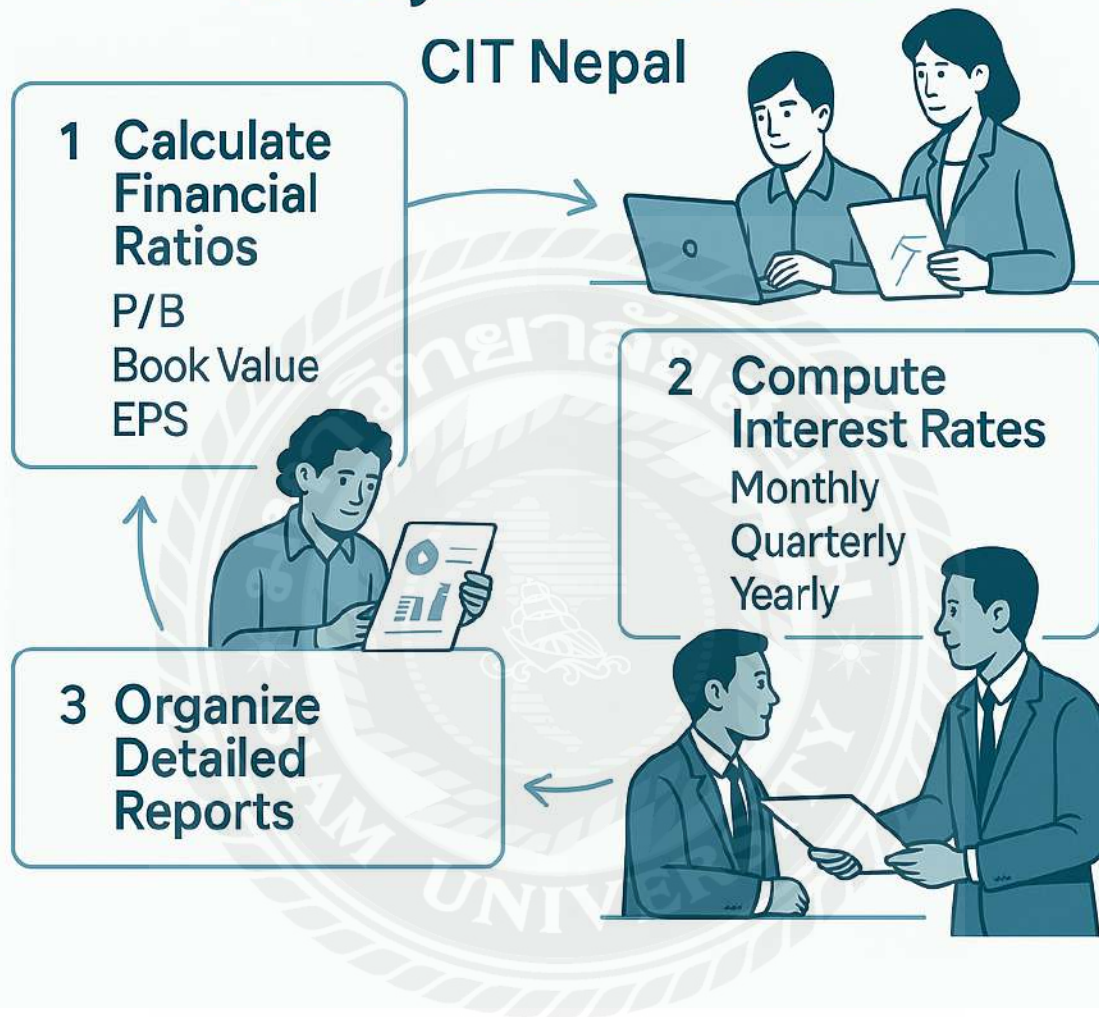


Fig 2: Flowchart of Work Process

2.5 Contribution as a Co-op student in the company

During my CO-OP internship, I played a key role in supporting investment decisions and financial analysis:

Research and Data Analysis:

- **Financial Ratio Analysis:** Calculated key financial ratios such as Price-to-Earnings (P/E), Price-to-Book (P/B), Book Value, and Earnings Per Share (EPS) for public companies, providing insights into their financial health and valuation.
- **Interest Rate Analysis:** Computed fixed deposit (FD) interest rates on a monthly, quarterly, and yearly basis, helping the team monitor and evaluate returns on investment products.
- **Data Filing and Reporting:** Organized financial data and prepared detailed reports summarizing my analyses and calculations, ensuring they were accurately documented and submitted to my supervisor for review.

Supporting Investment Process:

- **Screening Potential Investments:** Assisted in the initial screening of public companies for potential investment, using predefined financial and strategic criteria. This involved analysing company profiles, industry positioning, and financial ratios such as P/E, P/B, EPS, and Book Value to assess their investment viability.
- **Competitive Analysis:** Performed a comparative analysis of companies in the same industry to determine key differentiators, strengths and weaknesses attached to these weaknesses and their respective risks factor, adding push to how market operates overall.
- **Reporting and Presentations:** Compiled findings and data into structured reports and concise presentations submitted to my supervisor, ensuring clear communication of analysis and recommendations.

CHAPTER 3: LEARNING PROCESS

3.1 Problems and issues of the institution

CIT Nepal (Nagarik Lagani Kosh) is, indeed, an established institution, which certainly has high reputation, however, during my period on internship, I observed numerous problems and issues that affected the workflow and efficiency of the organization:

- **Low Technological Integration:** Limited usage of advanced technology & tools for data analysis was one of the major challenges I faced. The significant portion of the financial analysis and reporting work was performed in Excel manually – this fact required making any manipulations with the data, calculating ratios, as well as preparing reports time-consuming. Due to the lack of more advanced software or coding tools, processes could not be easily automated leaving a repetitive workload and slower turnaround.
- **Bureaucratic Processes and Delayed Decision-Making:** With massive public funds backing a government institution, CIT dealt with multiple layers of approvals and compliance check. This usually led to more sluggish decision making by the companies, particularly in reviewing new investment opportunities or trying to bring changes. In comparison to smaller ‘leaner’ private firms, the speed associated with CIT was commonplace to be more of a slake and this unfortunately at times made it hard to respond promptly to market movements or timely occurrences.
- **Limited Focus on Low-Cap Opportunities:** Considering the size of CIT’s portfolio and the fact that it had a public mandate, the institution was often beholden to pursue smaller or low-market-cap investments which might have returned higher returns for the fund. Although it was a necessary conservative strategy to ensure safe use of public funds, this conservative approach sometimes curtailed the options of investment strategies to the said team.

3.2 Solving the problem.

Based on the challenges observed during my internship at CIT Nepal and insights from relevant literature, the following solutions could help address the identified issues:

1. Technology Acceptance Model (TAM)

TAM suggests that two factors—Perceived Usefulness (PU) and Perceived Ease of Use (PEOU)—determine user acceptance of new technologies.

Application:

- Conduct employee and customer training to increase confidence in digital tools.
- Design a user-friendly mobile app and web platform for online account management.
- Launch awareness campaigns to communicate the benefits of digital services such as faster transactions, 24/7 access, and enhanced transparency.

2. Change Management Theory (Kotter's 8-Step Model)

Successful digital transformation requires structured change management, as outlined in Kotter's model.

Application:

- Establish urgency by sharing data on customer preferences for digital access.
- Form a guiding coalition of IT professionals and senior management.
- Create a vision for a digital CIT and communicate it widely.
- Empower employees by offering digital skill development programs.

3. Operations and Process Improvement (Business Process Reengineering – BPR)

BPR focuses on redesigning core business processes to improve service quality and reduce costs through technology.

Application:

- Digitize fund management and reporting systems.
- Replace manual paperwork with online portals for fund applications, statements, and investment updates.
- Use AI tools for risk profiling and portfolio recommendations to enhance client services.

4. Customer Relationship Management (CRM) Systems

CRM helps in managing customer interactions effectively, enhancing loyalty and satisfaction.

Application:

- Implement a centralized CRM system for tracking customer history, preferences, and feedback.
- Use data analytics to personalize communication and product offerings.
- Introduce automated customer service features such as chatbots or self-service FAQs.

5. Strategic IT Investment and Public-Private Partnerships

Investment in technology must align with strategic goals and long-term ROI.

Application:

- Allocate a portion of annual funds for IT infrastructure enhancement.
- Collaborate with fintech firms or government tech agencies to co-develop secure and scalable digital platforms.

By strategically integrating modern technology through structured change management, stakeholder engagement, and investment in digital tools, CIT can overcome its current limitations and provide seamless, efficient, and transparent services to its clients. These improvements are not only necessary for enhancing customer satisfaction but also crucial for staying competitive in Nepal's evolving financial sector.

3.3 Recommendations to the Company

Boost Efficiency and Gain a Competitive Edge

To boost operational efficiency and strengthen its competitive position, the following recommendations are proposed for CIT Nepal:

- **Upskill the Workforce:** Provide targeted training for employees on data analysis tools and programming languages. This will enable staff to manage complex datasets, automate repetitive tasks, and focus on higher-value analytical work, improving overall productivity.

- **Embrace New Technologies:** Invest in modern portfolio management software and advanced data analytics platforms. These tools can streamline the investment workflow, enhance reporting accuracy, and support more informed, data-driven decision-making.
- **Bring in Data Expertise:** Where internal expertise is limited, consider hiring data analysts or data scientists. These specialists can strengthen the institution's capabilities in data manipulation, modelling, and analysis, helping to optimize investment strategies and improve outcomes.
- **Automate Routine Financial Processes:** Implement automation for recurring tasks like interest calculations, data entry, and report generation to reduce human error and improve efficiency.
- **Enhance Data Governance and Security:** Strengthen data accuracy, privacy, and compliance by applying strict validation standards, encryption protocols, and regular audits.
- **Foster Interdepartmental Collaboration:** Encourage communication and teamwork between departments such as investment, finance, and IT to promote innovation and strategic alignment.
- **Develop Client-Focused Digital Platforms:** Build user-friendly online or mobile platforms that provide clients with real-time access to their portfolio performance and investment tools.
- **Track Key Performance Indicators (KPIs):** Define and monitor performance metrics such as portfolio returns, reporting speed, and client satisfaction to guide continuous improvement.

3.4 Learnings during the co-op studies

Beyond Finance:

Beyond technical finance skills, my internship at CIT Nepal offered valuable lessons in several key professional areas:

- **Teamwork:** Collaborating with colleagues, supervisors, and other interns highlighted the importance of teamwork in achieving common goals. I learned how to collaborate effectively, communicate clearly, and support team members by recognizing and complementing each other's strengths.
- **Adaptability:** Adapting to the organizational culture, workflows, and the specific demands of each task taught me to remain flexible and open-minded. Whether handling new types of financial analysis or adjusting to last-minute changes, adaptability proved essential to performing well.
- **Time Management:** Balancing multiple tasks, such as financial analysis, data reporting, and administrative duties, improved my ability to prioritize work and meet deadlines efficiently.
- **Professional Communication:** Interacting with supervisors and presenting reports helped me develop clearer, more confident professional communication, both in written reports and in-person d

Finance Skills:

My internship at CIT Nepal provided me with valuable technical knowledge and professional skills that are essential in the finance industry. Some of the key learnings included:

- **Fundamental Valuation:** I built a solid foundation in assessing a company's intrinsic value by applying valuation techniques to real-world cases. I learned to analyse company

fundamentals, interpret key financial ratios, and understand how market conditions and company-specific factors influence value — an essential skill in investment analysis.

- **Company Screening and Financial Analysis:** I strengthened my ability to screen and compare companies by analysing their financial statements. Using Excel tools, I evaluated balance sheets, income statements, and cash flow statements, focusing on key performance indicators. This firsthand experience helped me assess companies' financial health and investment potential more effectively.
- **Compliance:** I gained important insights into the role of compliance in institutional investing. I learned how crucial it is for firms like CIT to follow strict regulatory standards to protect client assets and uphold trust in the financial system, making compliance a core part of daily operations.

Technical Skills:

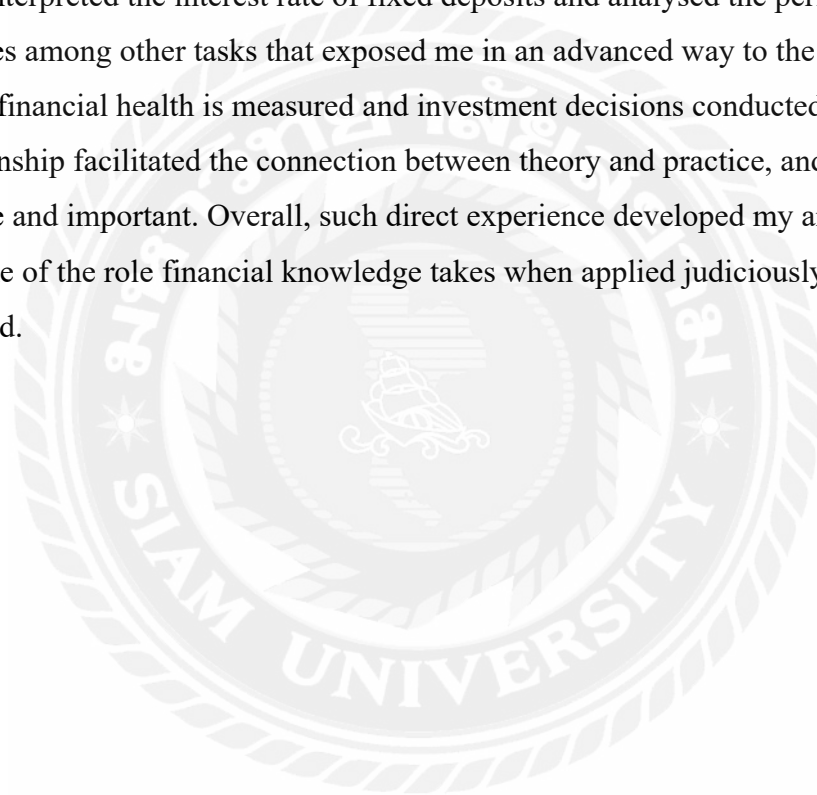
- **Advanced Excel and Data Consolidation:** At CIT Nepal, I acquired good skills in excel which were important in the following: carrying out financial ratio analysis, calculation of fixed deposit interest rates, and preparation of the investment report. I acquired skills to effectively organize and aggregate financial data originating from several sources with the help of high-level Excel functions; I could provide my supervisor with accurate reports and help the investment team make their decisions.
- **Portfolio Management:** My internship at CIT Nepal provided me with practical experience of portfolio management containing within a public institutional aspect. I learned how CIT distributes resources into various modes of investments, incorporates diverse strategies, and hedging measures to secure public money. I also learnt the need to keep up discipline and objectiveness while analysing the opportunity to invest.

3.5 Applying knowledge from coursework

Though my coursework enlightened me on financial statement analysis, business analysis and investment concepts, most of it didn't have practical sense until I was in CIT Nepal during my internship. This experience acted as a watershed where I was able to translate what I learnt in class to what was needed in the real world.

At CIT, ratio analysis, valuation metrics (P/E and P/B ratios), and calculation of interest rate were brought back to my mind but in a more practical environment. For instance, I have computed and interpreted the interest rate of fixed deposits and analysed the performance of public companies among other tasks that exposed me in an advanced way to the way the performance of financial health is measured and investment decisions conducted.

The internship facilitated the connection between theory and practice, and many ideas became intuitive and important. Overall, such direct experience developed my analytical skills and reminded me of the role financial knowledge takes when applied judiciously in the investment world.



CHAPTER 4: CONCLUSION

4.1 Summary of highlights of Co-Op study

The internship program at CIT Nepal was named to offer students like me meaningful firsthand experience in the field of finance and investment. Through co-op program of my university, I was able to gain work experience in key areas such as financial analysis, company research and portfolio monitoring.

Analysis of public companies was one of my key areas of work. This included performing key financial calculations on P/E, P/B, EPS, Book price, and other parameters and preparing excel sheets to monitor the performance over time. I also worked on calculation of fixed deposit interest rates (monthly, quarterly and yearly) and prepared this information for investment team. In addition to analysis of data, I learned how to use both quantitative and qualitative analysis for determining the financial health and prospects of the companies.

This work facilitated CIT Nepal's investment decisions, which means that the team could make the best of returns minimizing risks. Overall, the internship gave me a thorough experience that enhanced my understanding of institutional investors' operating procedures and technical and analytical skills.

4.2 Evaluation of the work experience

My time spent in CIT has been a learning and liberating experience, giving an opportunity to be exposed to vital information and practical within a very short period. It has enhanced my abilities as an analyst and molded me into a better disciplined and thinking professional. The lesson learnt from this internship that has stood out the most is the importance of precision and diligence in conducting analysis of finance. Whether it is to calculate financial ratios like P/E, P/B, Book Value or EPS, or actual fixed deposit interest calculations, I learnt that even small mistakes may have disastrous implications. After this episode, it became evident that it's necessary to handle every assignment with attention, detail, and accuracy. The internship also showed the need for adaptability in a professional surrounding. Experiencing the controlled environment of an institutional investment firm such as the CIT, I learned how to tackle through the challenges associated with compliance requirements as well as organisational procedures. It taught me about

the trade-off between analytical thoroughness and following regulations, an experience that I believe will stand me in good stead, whatever my future role in a finance enterprise. Besides, the internship instilled a great sense of responsibility and independence. I was given responsible tasks, and this gave me the responsibility to ensure that work was done to my satisfaction, and on time with superior deliverables. Working keenly with my supervisor Mr. Purshottam Poudel, as well as working in tandem with the Lagani Department team broadened my understanding of teamwork. I witnessed with my own eyes how good communication and the ability to cooperate are important factors for an overall success of a team and learned how to combine my efforts with general goals of the department.

Moreover, the internship emphasized the importance of feedback in professional growth. Through regular discussions and reviews, I came to value constructive feedback as a tool for continuous improvement, helping me refine my analytical approach and communication skills. Most importantly, this internship instilled in me the importance of patience, discipline, and a growth mindset. These qualities, I believe, will not only support my professional journey in finance but also help me navigate challenges and opportunities throughout my career.

4.3 Limitations of the Co-Op study

CIT internship was a wonderful opportunity for growth and development. I was provided with pertinent responsibilities and exposed to important financial information involving the company which helped to enhance my knowledge on financial analysis and investment processes. This kind of supportive and interesting environment was the centrepiece of my advancement professionally. However, there were some limitations to this experience:

I. Manual processes and paperwork: Numerous tasks including filing fixed deposit records and compiling reports were performed manually and at times this made the working process slower and less efficient overall.

II. Limited use of financial software: Having said that, I did learn how to calculate ratios and analyse financial data and while it was a good experience, it was limited in terms of exposure to the sophisticated financial software and tools that could have increased not only the speed and accuracy of the analysis but also helped to create more in depth analysis.

III. Adjustment period to internal systems: My productivity and independence were first hampered because some of the internal systems and databases necessitated a considerable adjustment period.

4.4 Recommendations for the company and Co-op studies

Drawing from my internship experience at CIT, I would like to make some recommendations to both the organization and coordinators of the Co-op studies program to facilitate additional improvement of the internship experience for the future candidates:

1. Software Automation:

The implementation of the software solutions, which would automate the normal tasks such as data-entry, interest calculations and report-generation could also have a notable impact on the efficiency. Building financial analysis tools or data visualization platforms will enable analysts to work more on analysis and strategy rather than repetitive mundane manual work.

2. Enhanced Use of Technology:

Having more advanced computer software or databases used to make financial analyses would be time saving and ensure accuracy. The familiarity with such tools would also prepare interns preferable for the general needs of the larger financial world.

3. Improved Communication Channels:

To promote smoother cooperation, the company might feel a greater benefit in implementing structured communication platforms within the company (Slack or Microsoft Teams). This would ensure that there is effective communication between team members, interns and supervisors which will result in better coordination and less delay.

4. Employee Motivation Strategies:

Market slumps, or hard times when individuals are out of employment, are the times when devising strategies to motivate employees would pay high dividends. Possible tools include recognition programs for employees, feedback meetings and the opportunity of developing or training skills.

5. Expanding Marketing Channels:

It is recommended to carry out the expansion of marketing activities to intensify CIT's market presence to attract new clients. More balanced approach involving both traditional as well as modern digital marketing approaches, for example social media outreach, educative webinars, or YouTube financial literacy contents, would be helpful for increasing brand awareness and attracting more diverse clients.



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Appendix

Daily Diary (Signed by Internship Supervisor)

Internship Company: Citizen Investment Trust Department: Lagani (Investment) Department Intern: Ayush Basnet Duration: 4 months / 16 weeks Starting Date: 6 th February, 2025 Ending Date: 23 rd May, 2025

1st Week

Thursday – 06/02/2025	Friday -07/02/2025
<ul style="list-style-type: none"> • Orientation and induction at CIT • Introduction to Lagani department • Overview of financial ratios and investment evaluation 	<ul style="list-style-type: none"> • Introduction to basic financial ratios (P/E, EPS, ROA, ROE) • Started collecting data of hydropower companies. • Analysed P/E ratio for two companies.

2nd Week

Sunday 09/02/2025	Monday 10/02/2025	Tuesday 11/02/2025	Wednesday 12/02/2025	Thursday 13/02/2025	Friday 14/02/2025
<ul style="list-style-type: none"> • Continued with hydropower 	<ul style="list-style-type: none"> • Completed ROA and ROE calculations. 	<ul style="list-style-type: none"> • Initiated financial ratio analysis for 	<ul style="list-style-type: none"> • Completed Book Value and ROA for 	<ul style="list-style-type: none"> • Presented weekly analysis to supervisor. 	<ul style="list-style-type: none"> • Received feedback and suggestions

sector ratio analysis. • Calculated EPS and Book Value • Compared results with previous years.	• Summarized findings in a spreadsheet • Discussed observations with supervisor.	development banks. • Gathered reports from three institutions. • Started EPS calculation.	development banks. • Created draft summary of findings. • Prepared presentation slides		for improvement. • Updated files as per instructions
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3rd Week

Sunday 16/02/2025	Monday 17/02/2025	Tuesday 18/02/2025	Thursday 20/02/2025	Friday 21/02/2025
• Started commercial banks' data collection. • Listed top-performing banks for analysis. • Created data input templates.	• Calculated EPS and P/E for commercial banks • Verified accuracy of input data. • Recorded year-wise performance	• Focused on ROA and Book Value analysis. • Worked with Excel charts for trends.	• Prepared a comparative table of five banks. • Conducted peer benchmarking. • Saved results for team discussion.	• Submitted report to supervisor. • Edited report format based on review. • Filed report in department records.

4th Week

Sunday 23/02/2025	Monday 24/02/2025	Tuesday 25/02/2025	Thursday 28/02/2025
<ul style="list-style-type: none"> • Final corrections to commercial bank ratios • Printed hardcopy for department archive 	<ul style="list-style-type: none"> • Discussed all sector results in group. • Noted points for improvement. • Planned for insurance analysis. 	<ul style="list-style-type: none"> • Attended monthly BOD meeting. • Observed discussions on investment strategies. • Learned how reports are presented to board members 	<ul style="list-style-type: none"> • Started insurance sector ratio evaluation. • Focused on EPS and P/E analysis. • Collected reports from NEPSE and company sites.

5th Week

Sunday 02/03/2025	Monday 03/03/2025	Tuesday 04/03/2025	Wednesday 05/03/2025	Thursday 06/03/2025	Friday 07/03/2025
<ul style="list-style-type: none"> • Worked on ROE and Book Value • Identified sector trends from annual reports. • Highlighted insurance 	<ul style="list-style-type: none"> • Created detailed financial summary of four companies. • Cross-checked EPS with market data 	<ul style="list-style-type: none"> • Supervisor reviewed findings. • Updated formatting and added charts. • Submitted final insurance sector file. 	<ul style="list-style-type: none"> • Started preparing sector-wise comparison. • Created a summary table for all four sectors. • Designed visual 	<ul style="list-style-type: none"> • Compiled executive summary. • Finalized sector comparison report. • Delivered report to Lagani team. 	<ul style="list-style-type: none"> • Began analysis on manufacturing companies. • Collected audited financial reports. • Identified relevant

growth pattern	<ul style="list-style-type: none"> Ensured data consistency. 		presentation template.		companies on NEPSE.
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6th Week

Sunday 09/03/2025	Monday 10/03/2025	Tuesday 11/03/2025	Wednesday 12/03/2025
<ul style="list-style-type: none"> Calculated P/E and ROA of selected firms Compared with previous year's performance. Drafted weekly task plan 	<ul style="list-style-type: none"> Focused on Book Value and ROE Organized data chronologically Created visual trend charts. 	<ul style="list-style-type: none"> Summarized manufacturing performance Designed slides for weekly review. Saved final draft in shared folder. 	<ul style="list-style-type: none"> Supervisor reviewed manufacturing sector findings. Minor corrections on formula errors Updated summary file

7th Week

Sunday 16/03/2025	Monday 17/03/2025	Tuesday 18/03/2025	Wednesday 19/03/2025	Thursday 20/03/2025	Friday 21/03/2025
<ul style="list-style-type: none"> Participated in internal discussion on sectors. Noted observations from supervisor. 	<ul style="list-style-type: none"> Created data sheets for hotel sector. Listed companies under review Collected reports from 	<ul style="list-style-type: none"> Started hotel and tourism sector analysis. Calculated EPS and Book Value 	<ul style="list-style-type: none"> Worked on P/E and ROA Compared with national averages. 	<ul style="list-style-type: none"> Completed ROE and finalized summary. Reviewed industry performance 	<ul style="list-style-type: none"> Shared summary with Supervisor Supervisor gave green light for submission.

<ul style="list-style-type: none"> Prepared for tourism/hotel sector analysis 	official websites.	<ul style="list-style-type: none"> Created folder for ratio outputs. 	<ul style="list-style-type: none"> Visualized results using Excel. 	from ICRA Nepal <ul style="list-style-type: none"> Drafted key takeaways. 	<ul style="list-style-type: none"> Filed hotel sector report.
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8th Week

Sunday 23/03/2025	Monday 24/03/2025	Tuesday 25/03/2025	Wednesday 26/03/2025	Thursday 27/03/2025	Friday 28/03/2025
<ul style="list-style-type: none"> Consolidated all sector reports. Organized sector-wise folders Prepared primary investment summary. 	<ul style="list-style-type: none"> Attended review session with department. Got feedback on analysis approach. Noted key points for FD task phase. 	<ul style="list-style-type: none"> Introduction to FD interest calculation system Studied formats for monthly, quarterly, annual plans. Reviewed last year's templates. 	<ul style="list-style-type: none"> Started working on monthly FD interest schedules. Calculated interest for 15 institutions Noted due dates in tracker sheet. 	<ul style="list-style-type: none"> Continued with monthly schedule for remaining clients. Organized files institution-wise Created status checklist. 	<ul style="list-style-type: none"> Verified interest payments with past records. Identified mismatches and reported to supervisor. Adjusted values accordingly

9th Week

Sunday 30/04/2025	Tuesday 01/04/2025	Wednesday 02/04/2025	Thursday 03/04/2025	Friday 04/04/2025
<ul style="list-style-type: none"> Started quarterly FD payment calculations. Created formulas in Excel for automation. Evaluated accuracy with small dataset. 	<ul style="list-style-type: none"> Completed quarterly schedule for some institutions. Entered all details in interest ledger. Reviewed file with peer intern 	<ul style="list-style-type: none"> Supervisor reviewed progress. Suggested changes in formatting Reorganized sheet for clarity 	<ul style="list-style-type: none"> Finalized all monthly and quarterly interest schedules. Backed up all files. Prepared for annual schedule calculations. 	<ul style="list-style-type: none"> Attended CIT's BOD meeting for April. Took notes on investment policy discussions. Observed decision-making process for large FDs.

10thWeek

Monday 07/04/2025	Tuesday 08/04/2025	Wednesday 09/04/2025	Thursday 10/04/2025	Friday 11/04/2025
<ul style="list-style-type: none"> Initiated annual FD interest rate calculation. Listed all institutional clients under annual payout. 	<ul style="list-style-type: none"> Calculated annual interest for some institutions. Reviewed last year's interest certificates. 	<ul style="list-style-type: none"> Completed annual calculation for all institutions. Checked for data errors or misalignments. Cross-validated 	<ul style="list-style-type: none"> Filed all completed FD interest schedules. Printed hard copies for department archive. 	<ul style="list-style-type: none"> Created summary report of all FD payments. Designed cover page and index.

<ul style="list-style-type: none"> Designed new format for yearly interest file. 		<ul style="list-style-type: none"> entries with account records 	<ul style="list-style-type: none"> Uploaded digital version to internal database. 	<ul style="list-style-type: none"> Prepared for presentation to supervisor.
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11thWeek

Sunday 13/04/2025	Tuesday 15/04/2025	Wednesday 16/04/2025	Thursday 17/04/2025	Friday 18/04/2025
<ul style="list-style-type: none"> Presented entire FD interest work to supervisor. Supervisor gave positive feedback and suggestions. Adjusted presentation as per feedback 	<ul style="list-style-type: none"> Started FD renewal data entry for upcoming quarter. Identified maturing accounts. 	<ul style="list-style-type: none"> Updated institutional client profiles. Logged maturity instructions received via email. Sorted files based on payout modes 	<ul style="list-style-type: none"> Reviewed interest payout instructions from clients Matched them with renewal or withdrawal instructions. Submitted draft list to supervisor. 	<ul style="list-style-type: none"> Edited errors in payout modes Finalized interest payout status. Noted down clients for renewal call follow-up.

12th Week

Sunday 20/04/2025	Monday 21/04/2025	Tuesday 22/04/2025	Wednesday 23/04/2025	Thursday 24/04/2025	Friday 25/04/2025
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<ul style="list-style-type: none"> • Compiled monthly FD status report. • Conducted peer check with intern team. • Attached remarks on client-specific preferences. 	<ul style="list-style-type: none"> • Assisted in preparing letters for maturing FDs. • Printed and signed official formats 	<ul style="list-style-type: none"> • Reviewed overall FD interest payment system. • Suggested ideas to digitize manual steps. • Documented feedback for final report 	<ul style="list-style-type: none"> • Attended investment review discussion. • Analysed interest return from long-term FDs. • Noted strategy for interest reinvestment. 	<ul style="list-style-type: none"> • Filtered non-performing investments. • Recorded feedback on hydropower stock volatility 	<ul style="list-style-type: none"> • Compared current year FD trends with past 2 years. • Created graphical summary.
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13th Week

Sunday 27/04/2025	Monday 28/04/2025	Tuesday 12/04/2025	Wednesday 30/04/2025	Friday 02/05/2025
<ul style="list-style-type: none"> • Finalized all pending interest documents. • Shared folder access with other interns 	<ul style="list-style-type: none"> • Drafted summary of internship tasks • Grouped by phase (sector analysis + FD work) 	<ul style="list-style-type: none"> • Shared task summary with supervisor • Received suggestions for layout improvement. 	<ul style="list-style-type: none"> • Created template for final internship report. • Listed key learnings and 	<ul style="list-style-type: none"> • Attended monthly BOD meeting. • Learned about new investment criteria.

<ul style="list-style-type: none"> Archived backup of all FD reports 		<ul style="list-style-type: none"> Edited section headers accordingly 	department overview. <ul style="list-style-type: none"> Started writing introduction. 	
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14th Week

Sunday 04/05/2025	Monday 05/05/2025	Tuesday 06/05/2025	Thursday 08/05/2025	Friday 09/05/2025
<ul style="list-style-type: none"> Created summary report on CIT's portfolio. Highlighted risky and low-growth areas. 	<ul style="list-style-type: none"> Finalized report on interest trends. Attached annexes and supporting tables. 	<ul style="list-style-type: none"> Updated feedback report based on client calls. Suggested solutions for delayed payments. 	<ul style="list-style-type: none"> Reviewed all work folders and backed up files. Cleaned shared folders for future interns. 	<ul style="list-style-type: none"> Reconciled ledger entries with interest files. Verified errors and corrected figures.

15th Week

Sunday 11/05/2025	Tuesday 13/05/2025	Wednesday 14/05/2025	Thursday 15/05/2025	Friday 16/05/2025
<ul style="list-style-type: none"> Attended investment committee session. Took minutes and 	<ul style="list-style-type: none"> Created summary report on CIT's portfolio. 	<ul style="list-style-type: none"> Finalized report on interest trends. Attached annexes and 	<ul style="list-style-type: none"> Attended final evaluation session. Received performance 	<ul style="list-style-type: none"> Supervisor shared appreciation and career advice.

summarized key points.	<ul style="list-style-type: none"> Highlighted risky and low-growth areas. 	supporting tables.	review from supervisor.	
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16th Week

Sunday 18/05/2025	Monday 19/05/2025	Tuesday 20/05/2025	Wednesday 21/05/2025
<ul style="list-style-type: none"> Edited and proofread the final internship document. Submitted a draft version for supervisor feedback. 	<ul style="list-style-type: none"> Attended final feedback session with supervisor. Made minor revisions to improve structure and clarity of the report. 	<ul style="list-style-type: none"> Assisted in organizing department documents and archiving files. Thanked CIT team members for mentorship and guidance. 	<ul style="list-style-type: none"> Submitted final report Took a group photo with department staff and supervisor as a farewell.



(Job Supervisor)



Figure 2:Lagani Investment Team



Figure 1:My workspace

F/Y 2081/2082 Matured															
Bank Name	Scheme	Amount	Present Int. Rate	Investment Date	Maturity Date	FD NO.	Interest Payment mode	Decision Date	From	To	Days	Calculation	Interest Amount	Different	Bank Deposit A/C no
Agriculture Development Bank Ltd.	T.BEEFA	490,000.00	4.50	2024-04-15	2024-10-14	MF-241020003	Monthly	2089-12-28	2024-07-15	2024-09-15	32	1779.29.67	1779.29.67	-	0.00 0002000021657
									2024-08-17	2024-09-15	31	1723.894.93	1723.894.93	-	0.00 0002000021657
									2024-08-17	2024-09-15	28	1595.876.71	1595.876.71	-	0.00 0002000021657
Agriculture Development Bank Ltd.	AFF Beema	6,020,000.00	4.50	2024-04-15	2024-10-15	MF-241020001	Monthly	2089-12-28	2024-07-15	2024-09-15	32	34,874.04	34,874.04	-	0.00 0002000021657
									2024-08-17	2024-09-15	31	33,784.22	33,784.22	-	0.00 0002000021657
									2024-08-17	2024-09-15	29	31,604.60	31,604.60	-	0.00 0002000021657
Agriculture Development Bank Ltd.	Amra Beema	4,729,000.00	4.50	2024-04-15	2024-10-15	MF-241020002	Monthly	2089-12-28	2024-07-15	2024-09-15	32	18,698.34	18,698.34	-	0.00 0002000021657
									2024-08-17	2024-09-15	31	18,114.01	18,114.01	-	0.00 0002000021657
									2024-08-17	2024-09-15	28	16,945.37	16,945.37	-	0.00 0002000021657
Agriculture Development Bank Ltd.	central	8,100,000.00	4.50	2024-04-15	2024-10-15	MF-241020000	Monthly	2089-12-28	2024-07-15	2024-09-15	32	32,027.18	32,027.18	-	0.00 0002000021657
									2024-08-17	2024-09-15	31	31,035.33	31,035.33	-	0.00 0002000021657
									2024-08-17	2024-09-15	29	29,028.63	29,028.63	-	0.00 0002000021657
Agriculture Development Bank Ltd.	qps	12,749,000.00	4.50	2024-04-15	2024-10-15	MF-241020004	Monthly	2089-12-28	2024-07-15	2024-09-15	32	50,895.47	50,895.47	-	0.00 0002000021657
									2024-08-17	2024-09-15	31	49,810.93	49,810.93	-	0.00 0002000021657
									2024-08-17	2024-09-15	29	46,851.83	46,851.83	-	0.00 0002000021657
Agriculture Development Bank Ltd.	QJS	87,000.00	4.50	2024-04-15	2024-10-15	MF-241020005	Monthly	2089-12-28	2024-07-15	2024-09-15	32	344.00	344.00	-	0.00 0002000021657
									2024-08-17	2024-09-15	31	333.25	333.25	-	0.00 0002000021657
									2024-08-17	2024-09-15	28	311.75	311.75	-	0.00 0002000021657
Agriculture Development Bank Ltd.	hbb	5,020,000.00	4.50	2024-04-15	2024-10-15	MF-241020006	Monthly	2089-12-28	2024-07-15	2024-09-15	32	18,852.30	18,852.30	-	0.00 0002000021657
									2024-08-17	2024-09-15	31	18,232.48	18,232.48	-	0.00 0002000021657
									2024-08-17	2024-09-15	29	17,891.89	17,891.89	-	0.00 0002000021657
Agriculture Development Bank Ltd.	LKARTA	1,027,000.00	4.50	2024-04-15	2024-10-15	MF-241020007	Monthly	2089-12-28	2024-07-15	2024-09-15	32	4,456.0	4,456.0	-	0.00 0002000021657

Figure 3: Investment Rate Payment Calculation

Q2 Eligibility report of Hydropower taking 2081 poush end MP																
		Amount in 000				upto this qtr										
N.	Name	Scrip	Paid Up Capital	Reserve & Surplus	Net Worth	Book value/ share	Net Profit	EPS	Div Capacity per share (Net Profit & Reserve)	PE Ratio	MP Poush 2081/82	Last 3 year return to shareholder	79/80 bonus	78/79 bonus	77/78 bonus	Average Dividend of last 3 years
1	Butwal power company	BPCPL	3,409,065.00	3,651,368.00	7,060,433.00	207	193,871.00	7.58	114.69	52.09	395.00	Y	5.00	12.50	20.00	10.77
2	Chilime Hydropower	CHCL	8,782,396.92	2,389,508.64	11,171,905.56	127	382,885.19	5.81	33.02	86.26	501.40	Y	15.00	15.00	15.00	15.00
3	Kailika power	KPCL	799,500.00	161,931.22	955,431.22	120	71,636.00	12.04	32.44	33.52	403.50	Y	10.53	15.78	15.78	13.79
4	Nepal Hydro Dev	NHDL	559,441.00	103,310.00	462,751.00	129	43,462.00	16.12	44.86	52.78	851.00	Y	7.37	5.03	7.37	6.49
5	Sanima Mai H	SHPC	3,398,176.10	3,127,193.61	6,525,369.71	192	269,915.42	10.59	102.62	43.09	456.90	Y	10.53	5.26	10.53	8.36
6	Ru Ru (albidhyut)	RURU	567,322.20	164,546.90	731,869.10	129	60,076.29	14.12	43.12	51.63	729.00	Y	10.53	10.53	10.53	10.53
7	Arun Valley	AHPC	3,848,003.00	220,207.16	4,068,210.16	106	194,224.51	6.73	12.45	36.97	248.80	N	-	8.42	10.53	div
8	Api Power	API	6,075,927.81	557,640.46	6,633,568.27	109	311,688.35	6.84	16.02	38.74	285.00	N	-	7.89	11.05	div
9	Ngadi Group	NGPL	1,851,279.22	2,128,713.64	3,979,992.87	215	23,235.18	1.67	116.66	157.19	263.00	N	-	5.00	21.05	bel
10	Radhi Bidyut	RADHI	1,755,588.85	408,083.59	2,163,672.44	123	63,398.53	4.81	28.06	71.86	346.00	N	5.00	5.00	-	div
11	Synergy Power Dev	SPDL	1,209,862.50	126,393.35	1,336,255.85	110	22,203.65	2.45	12.89	56.04	255.00	N	-	-	10.53	bel
12	United Modi	UMHL	1,250,500.00	106,637.00	1,357,137.00	109	35,770.00	3.88	12.54	87.23	338.10	N	-	7.368	0	0.05 bel
13	Universal power	UPCL	2,279,929.99	144,677.96	2,424,607.88	106	74,747.80	4.97	10.72	46.44	203.00	N	9.00	-	-	bel
14	Bhagawati hydro	BGWT	594,947.30	69,221.52	664,168.82	112	14,198.27	3.18	14.82	356.27	1070.00	N	10.53	-	-	div
15	Bindhyabasini hydro	BHDC	1,050,000.00	211,467.68	1,261,467.68	120	84,291.90	10.70	30.84	62.18	665.00	N	5.26	5.03	-	div
16	Dordi Khola Hydro	DORDI	1,054,260.40	2,750.84	1,057,011.24	100	5,360.36	0.58	0.94	648.13	436.00	N	-	-	-	bel
17	Green ventures LTD	GVL	3,125,000.00	478,439.00	3,603,439.00	115	240,413.00	11.11	26.42	58.97	433.00	N	-	-	-	div
18	Kutheli bukhari hydro	KBSH	121,867.50	61,826.12	183,693.62	151	8,846.53	9.68	60.41	257.26	2490.00	N	-	-	-	div
19	Mandu Hydropower	MANDU	1,363,637.00	640,514.15	2,004,151.15	147	162,087.67	15.85	62.83	56.79	900.00	N	10.00	-	-	div
20	Mountain energy	MEN	2,602,715.71	1,240,453.41	3,843,169.12	148	512,061.38	26.23	73.89	23.29	611.00	N	15.79	10.53	-	div
21	Mai Khola	MKHL	392,156.80	9,992.23	402,149.04	103	5,609.29	1.91	4.46	334.00	637.00	N	-	-	-	bel
22	Maiflung khola	MKIC	376,319.80	27,630.42	403,950.22	107	26,202.16	9.28	16.63	59.24	550.00	N	2.34	-	-	bel
23	Mid solu hydro	MSHL	748,400.00	19,708.00	768,108.00	103	21,619.00	3.85	6.48	159.93	616.00	N	-	-	-	bel
24	Sikles Hydropower	SIKLES	850,000.00	158,057.23	1,008,057.23	119	99,522.21	15.61	34.21	55.92	873.00	N	6.00	10.53	-	bel
25	Chaitra Final	SAHAS	1,780,000.00	2,977,180.20	4,757,180.20	179	708,883.83	25.04	103.80	19.61	491.00	N	-	-	-	div

Figure 4: Ratio Calculation