



COOPERATIVE EDUCATION REPORT

**AN ANALYSIS OF CUSTOMER SERVICE OPERATIONS AND DIGITAL
BANKING IMPLEMENTATION AT EVEREST BANK LIMITED**

WRITTEN BY

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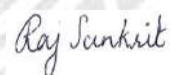
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ABSTRACT

This cooperative education report summarizes a 13-week internship experience at Everest Bank Limited, conducted from July 22, 2025, to October 20, 2025. The internship provided practical exposure to core banking operations, customer service, and administrative procedures. I gained insights into areas such as account opening, remittance processing, and loan documentation, while observing the integration of digital systems alongside traditional filing practices. The experience allowed me to apply theoretical knowledge in a professional banking environment, enhancing my analytical, communication, and problem-solving skills. The report also presents a SWOT analysis of Everest Bank Limited, highlighting its strengths in digital transformation and customer relations, along with areas requiring further development. Overall, the internship contributed significantly to my professional growth and understanding of Nepal's financial sector.

Keywords: *Everest Bank Limited, Cooperative Education, Internship, Banking Operations, Nepal*

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Sincerely,

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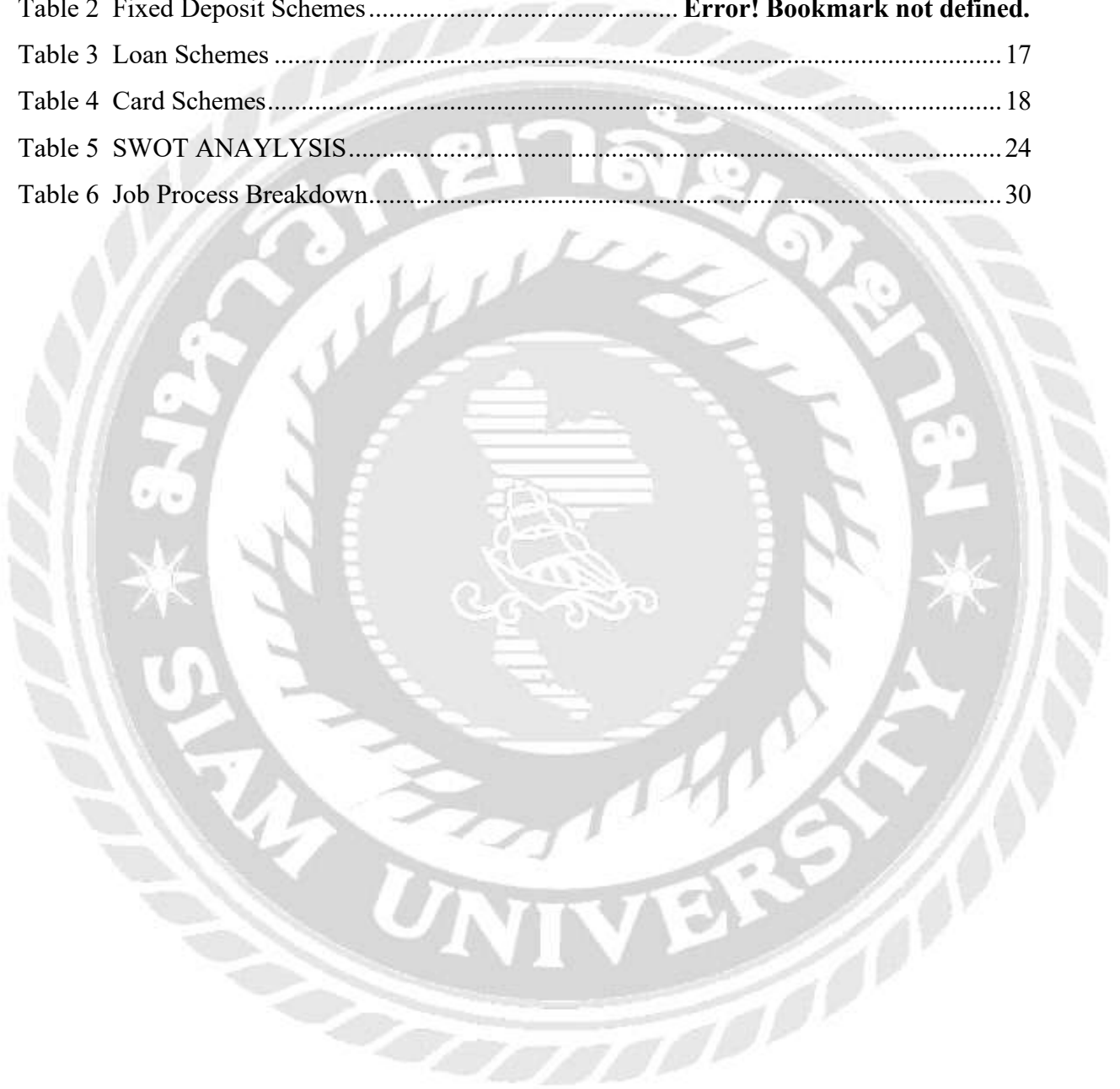
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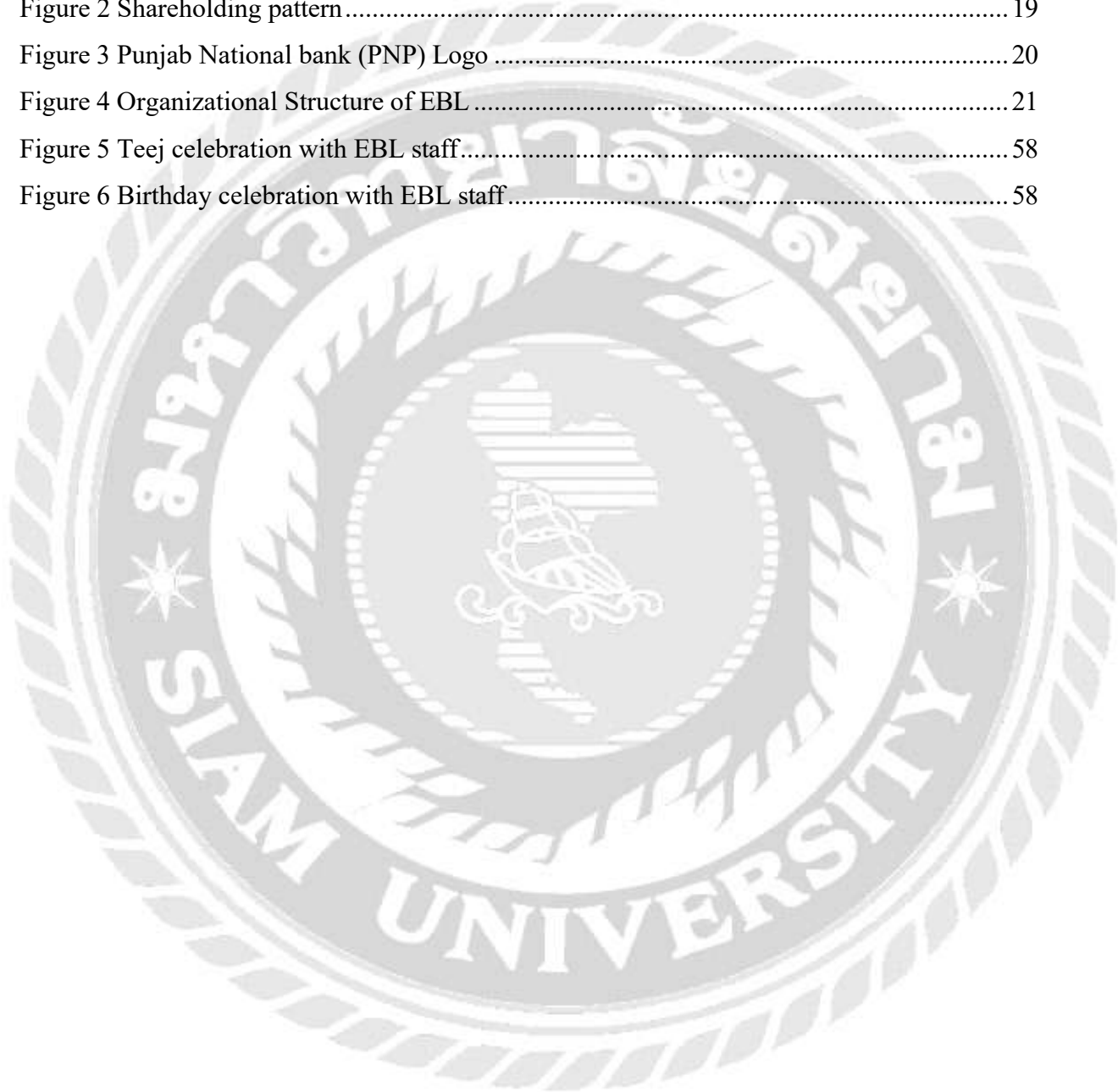
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List of Abbreviations

EBL	Everest Bank Limited
NRB	Nepal Rastra Bank
ATM	Automated Teller Machine
CSR	Corporate Social Responsibility
HR	Human Resources
ICT	Information and Communication Technology
KYC	Know Your Customer
ROI	Return on Investment
ABBS	Any Branch Banking System
CSD	Customer Service Department
OBC	Outward Bills for Collection
PNB	Punjab National Bank
SME	Small and Medium Enterprises
UTAUT	Unified Theory of Acceptance and Use of Technology

CHAPTER 1

INTRODUCTION

This chapter presents a comprehensive overview of **Everest Bank Limited (EBL)**, one of Nepal's leading commercial banks renowned for its strong financial foundation, customer-centric services, and technological innovation. The following sections provide detailed insights into the bank's profile, its history and growth, mission, vision, and core values. Additionally, it outlines the rationale behind my decision to join Everest Bank Limited for my Co-operative Education (Co-op) program, highlighting how this experience contributed to my academic learning and professional development.

1.1 Company Profile



Figure 1 EBL Logo

Everest Bank Limited (EBL) commenced its operations in 1994 with the vision of delivering professionalized and efficient banking services to various segments of Nepalese society. Since its establishment, the bank has steadily expanded its operations and today stands as one of Nepal's leading commercial banks. A major turning point in its history came in 1997, when EBL entered into a joint venture with Punjab National Bank (PNB), India. This partnership not only strengthened the bank's capital base but also brought in valuable expertise, enhancing its overall service delivery.

Over the years, EBL has been widely recognized for its performance and contributions to Nepal's financial sector. In 2006, *The Banker*, a publication of the Financial Times, London, conferred the bank with the prestigious title of "Bank of the Year, Nepal." The same year, the Nepal India Chamber of Commerce honored EBL with the "NICCI Excellence Award" for its outstanding performance in the finance sector. By 2010, the bank's performance across all parameters was considered exemplary, driven by its strong systems and procedures, 11 professional approach, quality lending practices, and a highly motivated workforce. In the fiscal

year 2023/24, EBL celebrated 30 years of successful operations, marking a significant milestone in its corporate journey.

Currently, EBL operates one of the most extensive banking networks in Nepal. The bank has 128 branches spread across the country, 32 government revenue collection counters, and 166 ATMs to ensure accessibility for its customers. Beyond physical outreach, the bank has also invested heavily in digital transformation. Its advanced mobile and internet banking services reflect its commitment to technological innovation and the evolving needs of its diverse customer base.

The strategic focus of Everest Bank lies in maintaining customer satisfaction, driving digital transformation, and sustaining long-term growth. The bank places emphasis on providing customer-friendly services, backed by its robust physical and digital infrastructure. At the same time, it has cultivated a strong and motivated workforce, which plays a crucial role in ensuring efficiency, innovation, and a professional approach in operations. These factors collectively underline the bank's reputation for financial stability and excellence.

In conclusion, Everest Bank Limited's journey from a modest beginning in 1994 to becoming one of Nepal's most respected commercial banks highlights its resilience, adaptability, and customer-centric philosophy. Supported by its joint venture partner Punjab National Bank, a strong nationwide presence, and continuous investment in technology, EBL continues to play a pivotal role in shaping Nepal's banking sector. Its 30-year milestone not only reflects its success but also reinforces its commitment to remain a trusted financial partner for individuals, businesses, and communities across the country.

1.1.1 History and Evolution

The establishment of Everest Bank Limited (EBL) in 1994 marked a turning point in Nepal's modern banking history. At a time when banking services were concentrated in a few urban centers, EBL entered the sector with a vision of offering professional, efficient, and customer-friendly services to a wider segment of society. Its entry coincided with a period of economic liberalization in Nepal, creating a fertile ground for private commercial banks to expand their role in financial intermediation.

A defining milestone in EBL's early journey came in 1997, when the Bank entered into a joint venture with Punjab National Bank (PNB), India one of the largest public sector banks in South Asia. This strategic partnership not only enhanced EBL's capital strength but also introduced global best practices in banking operations, risk management, and customer service. It provided the bank with the technical know-how to expand beyond its modest beginnings and¹² reinforced its credibility in the financial market.

Over the years, EBL has evolved through a series of innovations and achievements. In the early 2000s, it pioneered the **Any Branch Banking System (ABBS)**, allowing customers to access services from any branch an innovation that redefined convenience in Nepalese banking. The launch of **Bank on Wheels** in 2004 further showcased EBL's commitment to inclusivity by bringing financial services to remote rural areas. In 2006, the Bank's efforts were internationally recognized when it received the "*Bank of the Year, Nepal*" award from *The Banker* (Financial Times, London), along with the *NICCI Excellence Award* from the Nepal India Chamber of Commerce. These recognitions highlighted the Bank's ability to balance financial performance with customer trust.

The late 2000s and 2010s witnessed EBL's deepening focus on digital transformation. It introduced **online bill payments, e-ticketing for domestic airlines, and cash deposit kiosks**, positioning itself as a forward-looking institution. Its branchless banking initiative, supported by biometric technology, further extended services to unbanked populations. By this period, EBL was not only a financial intermediary but also an enabler of financial inclusion and technological modernization.

The Bank's resilience has also been reflected in its financial consistency. It has maintained one of the lowest non-performing assets (NPA) ratios in the industry, while consistently expanding deposits, loans, and profitability. Such performance has been underpinned by robust internal systems, risk management practices, and a highly motivated workforce.

By 2023/24, Everest Bank Limited celebrated its **30th anniversary**, marking three decades of steady growth and innovation. Today, it operates **128 branches, 32 government revenue collection counters, and 166 ATMs**, serving over **1.45 million customers** across Nepal. Alongside its physical expansion, it has continued to enhance its digital platforms, launching mobile and internet banking applications. These advancements reflect EBL's adaptability to the changing needs of customers in a digital era.

1.1.2 Vision

Everest Bank Limited aspires to be a leading commercial bank with a nationwide presence, establishing itself as a household name across Nepal. The Bank envisions providing a wide range of financial products and services under one roof, ensuring accessibility, convenience, and inclusivity for all customer groups.

1.1.3 Mission

The mission of EBL is “*Growth through Banking for All.*” This reflects the Bank’s commitment to fostering inclusive financial growth by extending modern banking services to every segment of society, thereby contributing to the nation’s overall economic development.

1.1.4 Core Values

The motto of Everest Bank Limited highlights its core values:

- **Consistency:** Demonstrating stability in performance and growth.
- **Strength:** Building robust systems and procedures to ensure efficiency and reliability.
- **Dependability:** Delivering sustainable returns and long-term value to all stakeholders.

These values form the foundation of EBL’s reputation as a strong, consistent, and dependable banking institution.

1.1.5 Strategic Focus

In line with its vision and mission, EBL has defined broad strategic goals that guide its operations and growth trajectory. These include:

- Mobilizing deposits through current, savings, term, and call deposit accounts, as well as other innovative financial instruments.
- Expanding lending activities with a particular emphasis on both productive sectors and the retail segment.
- Providing treasury services in compliance with international best practices.
- Facilitating cross-border payment services to strengthen remittance inflows.
- Offering custody and cash management services, alongside financial planning solutions.
- Introducing new banking services as prescribed by Nepal Rastra Bank (NRB) to remain compliant and adaptive to regulatory changes.

Through these strategies, Everest Bank Limited positions itself not only as a service provider but also as a partner in the financial growth of individuals, businesses, and the national economy.

1.1.6 Product Ranges and Description

Everest Bank Limited (EBL) offers a comprehensive range of financial products and services designed to meet the diverse needs of individuals, businesses, and institutions. From flexible deposit schemes and specialized loan facilities to modern digital payment solutions and international cards, EBL ensures convenient, reliable, and customer-focused banking. Each

product is thoughtfully developed to provide value, accessibility, and financial growth opportunities, making EBL a trusted partner in personal and business finance.

They are as follows:

Table 1: Major Deposit Products of Everest Bank Limited





Account Scheme	Description	Picture
Naari Bachat Khata	A savings account specially designed for women to encourage small savings with high interest rates. Benefits include low-cost debit card, free cheque book, bill payment facility, internet banking, and 25% discount on small locker rent.	
Freedom Savings Account	Designed for minors (10–16 years old) to help them develop saving habits. The account is in the child's own name and allows withdrawals using an ATM card or withdrawal slip (no cheque book issued).	
Everest Special Saving	A savings scheme with wide benefits such as medical insurance, accidental death insurance, free ATM card, free mobile banking, free DEMAT account opening, and discounts on locker rent and credit card issuance.	
Hatemalo Savings Account	Targeted at people in rural and non-metropolitan areas. The bank contributes 50% of the minimum deposit, making it easier for individuals to start saving. Free debit card, internet, and SMS banking included.	

Table 2 (Cont.): Major Deposit Products of Everest Bank Limited




Account Scheme	Description	Picture
Matri-Bhumi Savings Account	Specially designed for Nepalese migrant workers abroad. Offers medical and accidental insurance, free ATM card, mobile banking, DEMAT account opening, and discounts on locker rent and credit card issuance. No minimum balance required.	
EBL Corporate Salary Account	Designed for employees of organizations. Includes free ATM card, SMS banking, DEMAT account opening, accidental insurance, credit card discounts, and one month's advance salary facility (up to Rs. 100,000).	
Everest Maxi Savings Account	A premium savings account with minimum balance of Rs. 5 lakh. Provides attractive interest rates, medical and accidental insurance, free debit and credit card (2 years), internet banking, mobile banking, DEMAT, drafts, locker rent waiver, and discounts at select hospitals in Nepal, India, Thailand, Malaysia, and Singapore.	

Table 3: Fixed Deposit Schemes



Account Scheme	Description	Picture
Everest Pizza Deposit	Flexible withdrawals up to 50% (max 5 times), no penalty on premature withdrawal, loan facility up to 90% of deposit at 2% above deposit rate.	
Everest Unfixed Fixed Deposit	Higher interest with quarterly compounding, overdraft up to 90%, cheque facility for liquidity, tenure 6–120 months.	

Table 4: Loan Schemes



Loan Scheme	Description	Picture
Agricultural Loan	For crops, livestock, poultry, fisheries, irrigation, storage, machinery, tunnel farming, cold storage, and other NRB-approved activities.	
SME Loan	Loan up to Rs. 10 Crores with attractive interest. For working capital & fixed assets in manufacturing, trading, and service sectors. Dedicated SME Cell for support.	

Table 5: Card Schemes

Card Scheme	Description
World Travel Card	VISA USD card (not valid in Nepal & India). Usable for ATM, POS & online worldwide. Reloadable balance. Ideal for travel, education, business, medical purposes.
E-Com Dollar Card (Physical/Virtual)	VISA USD prepaid card for online/e-commerce payments. Reloadable balance. Valid worldwide (except Nepal & India).

1.1.7 Strategic Alignment and Partnerships

Everest Bank Limited has consistently aligned its strategic objectives with both national priorities and international best practices in banking. The Bank's strategic alignment is rooted in its mission of "*Growth through Banking for All*," which emphasizes inclusive growth, customer-centric services, and technological advancement. Its long-term strategy focuses on expanding outreach, digital transformation, and strengthening financial stability, while ensuring compliance with Nepal Rastra Bank's regulatory framework.

A defining aspect of EBL's journey has been its **partnership with Punjab National Bank (PNB), India**, which was established in 1997 as a joint venture. This partnership has played a pivotal role in transferring managerial expertise, operational systems, and cross-border banking practices to Nepal. The collaboration not only boosted EBL's credibility but also enhanced its access to international networks, particularly in facilitating remittances and cross-border payments.

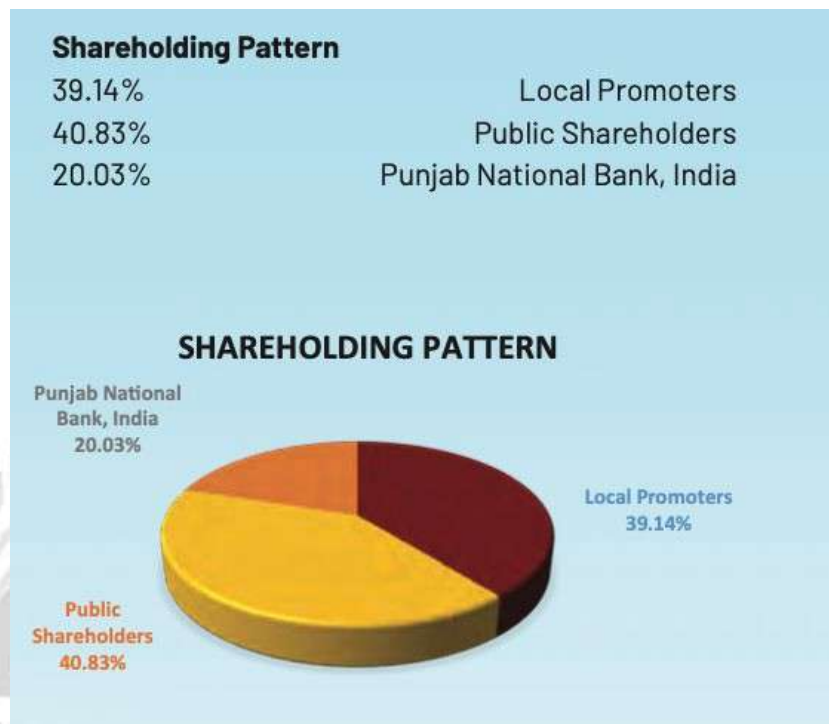


Figure 2 Shareholding pattern

Beyond its joint venture, EBL has forged strategic partnerships with various stakeholders to enhance its service delivery. These include collaborations with **fintech service providers, payment platforms, and airlines** for innovations such as e-ticketing and utility bill payments. The Bank has also aligned with government bodies by operating **32 revenue collection counters**, playing a crucial role in strengthening state financial systems.

On the technological front, EBL's adoption of platforms like **EBL Touch 24** reflects its alignment with global banking innovations. Such partnerships with technology providers enable the Bank to enhance efficiency, minimize operational risks, and meet the growing demand for digital banking services.

In terms of social and developmental alignment, EBL has introduced specialized services such as **Krishi Udhya Bikash Sakha**, which support agriculture and rural entrepreneurs. These initiatives demonstrate the Bank's commitment to financial inclusion and national development goals.

Overall, EBL's strategic alignment and partnerships serve as key enablers of its sustained growth. By aligning with both regulatory frameworks and customer needs while leveraging partnerships with PNB, fintech firms, and government agencies, EBL has established itself as a trusted and innovative financial institution in Nepal.



Figure 3 Punjab National bank (PNP) Logo

1.2 Organizational Structure

This following section explains in detail the organizational structure at Everest Bank limited with the overall organizational structure overview, the functional divisions/departments, the key roles and what role the strategic partnerships and external resources play in the organizational structure of the company.

1.2.1 Organizational Overview

The bank's structure comprises several key levels:

1. **Board of Directors:** At the helm is the Board of Directors, which includes:

- **Chairman:** Mr. Bal Baidhya
- **Directors:** Mr. Tarak Bahadur, Ms. Urmila Shrestha, Mr. Kiran Krishna Shrestha, and Mr. Nabin Bhakta Shrestha

2. **Executive Leadership:**

- **Chief Executive Officer (CEO):** Mr. Sudesh Khaling
- **Deputy CEO:** Position held by an individual whose name is not specified in the available sources.

3. **Senior Management Team:**

- **Chief Financial Officer (CFO):** Mr. Rajan Kayastha
- **Company Secretary:** Position held by an individual whose name is not specified in the available sources.
- **Department Heads:** Leaders overseeing various departments such as Credit (Corporate and Retail & SME), Digital Banking & ATM Cell, Administration, IT, Compliance, Human Resources (HR), Audit, Legal, Operations, Risk, Security, and Treasury.

4. **Regional Management:**

- **Province Heads:** Responsible for overseeing operations in specific provinces. For instance, Mr. Yagya Raj Upadhyaya (Timilsina) is the Province Head for Sudhur Paschim Province (Province 7), based in Dhangadhi, Kailali.

5. Branch Network:

The bank operates a wide network of branches across Nepal, providing comprehensive banking services to its customers.

1.2.2 Organizational Structure

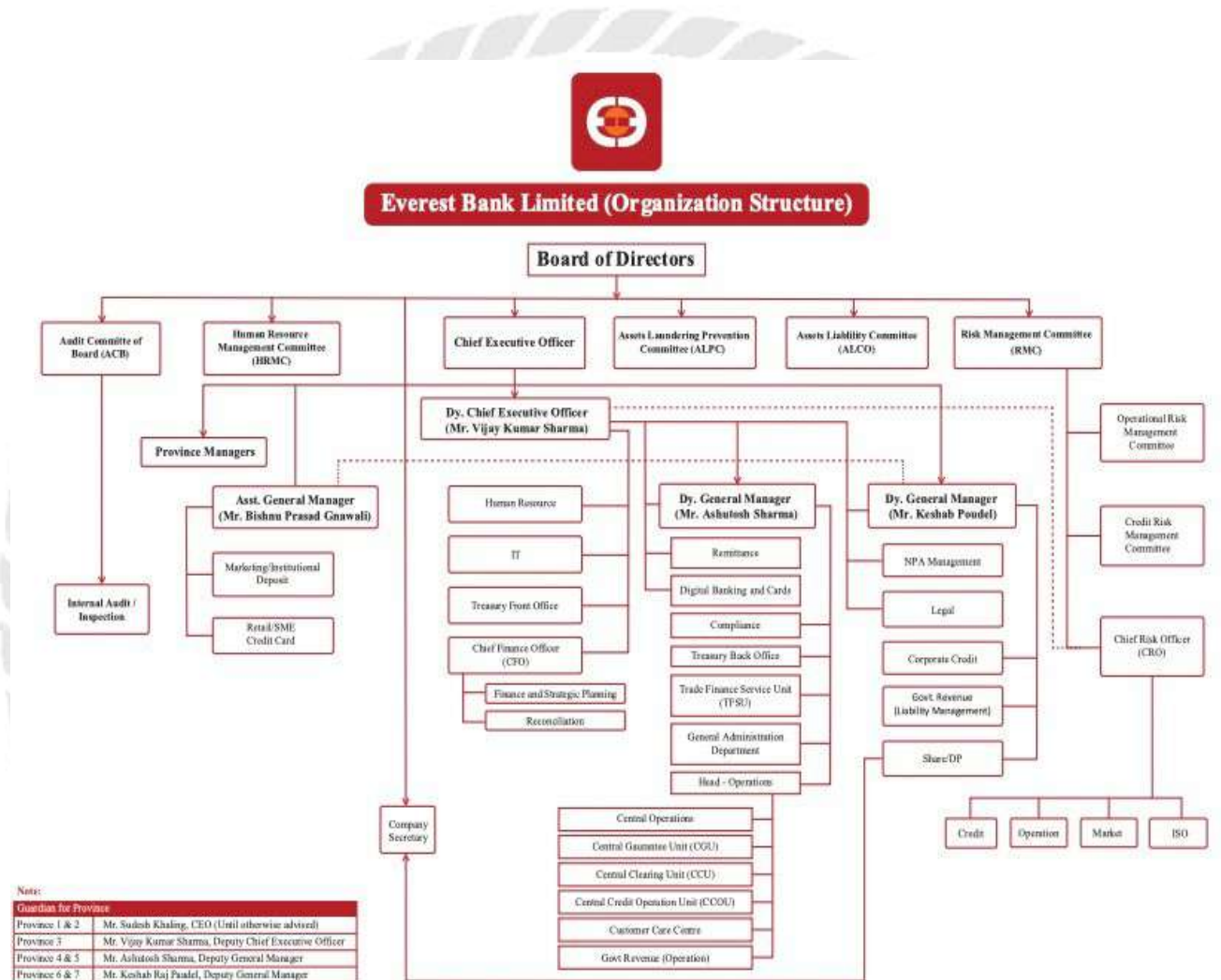


Figure 4 Organizational Structure of EBL

1.2.3 My Position in the Organization

My position as the **Customer Service Department (CSD) Intern** was integrated into the operational framework of Everest Bank Limited. I reported directly to **Mr. Bijay Thapa, the CSD Incharge**, which gave me the opportunity to observe how the department functions as a crucial link between customers and the bank's internal operations.

Under his supervision, I was able to participate in customer service activities, observe client handling, and understand how the bank balances customer satisfaction with compliance

and risk management. This direct reporting line allowed me to gain firsthand exposure to customer-centric strategies and operational efficiency in a professional banking environment.

1.2.4 My Job Position in the Company's Organizational Structure

My position as the **CSD Intern** functioned as a support role within the bank's organizational structure, with responsibilities that required me to coordinate with multiple units:

- **Frontline Customer Service Officers** → I assisted in **handling walk-in customers**, guiding them in filling out forms, and clarifying service-related queries.
- **Operations Team** → I supported in **processing account opening forms, updating KYC documents, and managing service request follow-ups.**
- **Other Departments (Loans, Accounts, IT, etc.)** → I was occasionally involved in **routing queries and coordinating with other departments** to ensure that customer issues were resolved quickly and accurately.

Although an intern, I was entrusted with responsibilities that directly impacted customer satisfaction. Some of my tasks included:

- Assisting customers with **account opening procedures** and ensuring required documents were in order.
- Supporting in **KYC (Know Your Customer) updates**, which involved verifying customer identification documents and ensuring compliance.
- Helping customers with **service requests** such as cheque book applications, account updates, and statement requests.
- **Guiding customers through digital banking services** like mobile banking, ATM services, and online transaction processes.
- Handling **initial screening of customer queries** and forwarding them to the appropriate officer when necessary.
- Maintaining records and learning how customer complaints were documented and tracked.

The bank's structure allowed me to perform these tasks under supervision but with considerable independence. This exposure helped me understand how customer service acts as the **frontline of banking operations**, ensuring customer trust and smooth service delivery.

1.3 My Intention and Motivation to Join Everest Bank

My decision to join **Everest Bank Limited** for my cooperative education was motivated by several factors:

– **Reputation and Professionalism:** Everest Bank is one of Nepal’s leading commercial banks with a strong reputation for reliability and customer trust. I was motivated to be part of an institution that has a long-standing legacy and high professional standards.

– **Interest in Customer Service Operations:** The CSD is the most customer-facing department in the bank, and I wanted to experience how **customer interaction, problem-solving, and service quality** are managed in practice.

– **Practical Learning Opportunities:** I wanted to gain real-world exposure in applying banking concepts such as **account handling, compliance, and service quality management**. By working on tasks like KYC verification, account openings, and digital banking guidance, I was able to connect academic theory with practical experience.

– **Professional Growth in a Structured Environment:** Unlike startups, a bank provides a clear hierarchy and structured workflow. I wanted to learn how such structures support efficiency, accountability, and service quality.

– **Mentorship from Experienced Professionals:** Reporting to the CSD Incharge, Mr. Bijay Thapa, gave me the opportunity to receive direct guidance, observe decision-making, and learn how leaders manage both people and processes in a banking environment.

– **Future Career Aspirations:** Since my long-term career interest lies in the financial sector, I considered this internship a stepping stone to building strong foundational skills. Working in customer service gave me a deeper understanding of **client relationship management, service excellence, and compliance**, all of which are crucial for advancing in the banking field.

1.4 Strategic Analysis of Everest Bank Limited (SWOT Analysis)

The following SWOT Matrix highlights the strengths, weaknesses, opportunities, and threats of Everest Bank Limited (EBL). It provides a strategic overview of the Bank’s internal and external environment.

Table 6: SWOT ANALYSIS

STRENGTHS	WEAKNESSES
<ul style="list-style-type: none"> • Wide network: 128 branches, 32 counters, 166 ATMs • Joint venture with Punjab National Bank (PNB) • Low NPAs, reputation for stability • First mover in ABBS, Bank on Wheels, e-ticketing • Strong digital systems (EBL Touch 24) • International awards and recognitions 	<ul style="list-style-type: none"> • More focus on urban/semi-urban markets • Limited international presence beyond PNB • Heavy reliance on traditional branch services • Moderate profit margins due to competition • Slower adaptation vs. fintech companies
OPPORTUNITIES	THREATS
<ul style="list-style-type: none"> • Rising digital banking adoption • Large unbanked rural population • Growth in remittances • Scope in green & sustainable banking • Cross-border expansion via PNB & diaspora 	<ul style="list-style-type: none"> • Intense competition from banks & fintechs • Regulatory pressure from NRB • Economic instability & remittance dependency • Industry-wide rising NPAs • Tech disruption from mobile wallets/fintechs

During my internship at Everest Bank Limited, I observed that the institution stands out as one of Nepal's most stable and innovative banks, with a strong nationwide presence supported by 128 branches, 32 counters, and 166 ATMs. Its joint venture with Punjab National Bank (PNB) and pioneering initiatives like ABBS, Bank on Wheels, and advanced digital platforms such as EBL Touch 24 highlight its forward-looking approach. The bank's low NPAs and international recognitions further strengthen its credibility. However, its limited international reach, heavy reliance on traditional branches, and slower pace of adaptation compared to fintech competitors remain challenges. With the rapid rise of digital banking, growing remittance inflows, and opportunities in green finance and cross-border expansion, Everest Bank has immense potential for growth. Still, it must carefully navigate stiff competition, regulatory pressures, economic volatility, and technological disruption. Overall,

Everest Bank is well-positioned to maintain its leadership in Nepal's financial sector, provided it builds on its strong foundation while accelerating digital and global expansion.

1.5 Statement of the Report

This cooperative education report presents my 13-week internship experience at Everest Bank Limited, where I worked as a Management Intern from July 22, 2025, to October 20, 2025. The purpose of this report is to provide a detailed account of my assigned roles, responsibilities, and the skills I developed throughout the internship period.

The internship aligned with Everest Bank's ongoing efforts to strengthen its digital banking services and customer-focused innovations, giving me the opportunity to engage in areas such as service operations, branch-level activities, customer relationship management, and digital platform support. This report particularly emphasizes my exposure to banking practices, strategic initiatives, and the integration of technology in service delivery.

By documenting my contributions and reflecting on the professional knowledge gained, the report highlights how the cooperative education program has enriched my understanding of the banking sector and allowed me to apply theoretical concepts in a practical, real-world environment.

1.6 Objectives of the Co-operative Studies

The significance of my report and the objectives of this cooperative education study are:

A. **Apply theoretical knowledge:** To implement concepts of finance, banking operations, and management learned in the classroom into practical scenarios within the banking sector.

B. **Gain industry-specific knowledge:** To develop a practical understanding of Nepal's financial services industry, including retail banking, customer services, credit operations, and digital banking practices.

C. **Develop professional competencies:** To acquire hands-on experience in managing customer relations, operational workflows, and service delivery within a dynamic banking environment.

D. **Enhance digital and analytical skills:** To strengthen practical knowledge in using banking technologies, digital platforms, and analytical tools for improved service efficiency.

E. **Contribute to institutional objectives:** To make meaningful contributions to Everest Bank's mission of financial inclusion and customer satisfaction while learning from 25 experienced professionals.

F. Build professional network: To establish relationships with banking professionals and enhance communication and teamwork skills essential for career development.

G. Identify personal strengths and areas for improvement: To reflect on my performance, recognize areas where I excel, and identify skills that require further improvement for future professional growth.



CHAPTER 2

CO-OP STUDY ACTIVITIES

This chapter provides an in-depth description of my internship at Everest Bank Limited, highlighting the job responsibilities I undertook, the processes I followed, the skills I developed, and the contributions I made to the organization. It also explores the professional environment within which I worked, the collaborative activities I engaged in with colleagues, and the lessons learned throughout the 13-week placement. By offering a comprehensive overview of my co-op activities, this chapter demonstrates the connection between academic learning and professional practice in the banking industry.

2.1 Job Description

As a **CSD intern** at Everest Bank Limited, my role was designed to provide exposure to various facets of banking operations, customer relationship management, and digital financial services. The internship provided me with a hands-on understanding of how a commercial bank in Nepal functions at both the operational and strategic levels.

The job primarily required the following responsibilities:

A. Operations and Service Delivery

- Assisted branch staff in processing routine transactions such as deposits, withdrawals, cheque clearances, and fund transfers.
- Supported documentation processes for account opening, loan applications, and fixed deposits.
- Monitored daily cash flow and transaction records to ensure accuracy.
- Ensured compliance with internal guidelines and NRB (Nepal Rastra Bank) regulations.

B. Digital Banking Support

- Promoted and assisted in the onboarding of customers to **EBL Touch 24**, and internet banking platforms.
- Helped clients troubleshoot issues with mobile banking and digital transactions.
- Collected feedback on digital services to identify areas for improvement.

C. Customer Relationship Management

- Interacted with walk in customers to address queries and service needs.
- Assisted relationship officers in client meetings related to loans and deposit products.

- Documented customer grievances and coordinated with supervisors to resolve them effectively.

D. Administrative and Reporting Support

- Prepared daily transaction summaries and weekly operational reports for branch performance reviews.

- Assisted in compiling compliance documentation required for audit purposes.

- Managed filing systems and organized customer records to support internal audits.

E. Team Coordination

- Collaborated with officers across departments including credit, operations, and digital banking.

- Supported staff in planning awareness sessions on financial literacy and digital banking adoption.

- Participated in staff meetings and contributed to discussions on improving service delivery.

2.2 My Duties and Responsibilities

Over the course of 13 weeks, my responsibilities evolved from assisting with basic banking functions to participating in more complex operational and digital initiatives. The dynamic nature of the internship allowed me to gain exposure to both traditional banking practices and emerging technological solutions. During my internship period at **Everest Bank Limited (EBL)**, I was primarily assigned to the **Customer Service Department (CSD)**, where my daily activities involved interacting with both regular and new customers to address their banking needs. My main responsibilities included assisting clients with **account opening procedures, fixed deposit creation, and updating KYC (Know Your Customer) details**. I frequently handled **OBC (Outward Bills for Collection)** cheques, which involved recording cheque details in the register, verifying information, and ensuring timely clearing. On average, I managed between **40 to 60 cheques daily**, demonstrating the importance of accuracy and efficiency in documentation.

Another major component of my work was assisting customers in resolving issues related to **digital banking**, including **mobile banking activation, ATM card issuance, and PIN resets**. I was responsible for issuing new **cheque books**, often preparing **10 to 15 cheque books per day**, ensuring proper verification and customer acknowledgment through signature and identification. In addition, I also handled **foreign currency (FCY)** transactions, guided

customers regarding **fixed deposits**, and assisted in **account balance verification** and **fund transfers**.

A. Operations Support

- **Account Opening:** Verified KYC documents, guided clients through the application process, and entered customer details into the banking system.
- **Transaction Handling:** Assisted in processing deposits, withdrawals, cheque payments, and fund transfers, ensuring accuracy and efficiency.
- **Cash Handling Assistance:** Observed and supported tellers during high-volume transaction periods, particularly during salary disbursement days.

B. Digital Banking Promotion

- **Onboarding Clients:** Registered customers for mobile and internet banking services.
- **User Guidance:** Conducted demonstrations for elderly clients on how to use EBL Touch 24 and mobile wallets.
- **Troubleshooting:** Assisted clients in resetting passwords, activating mobile banking, and resolving transaction delays.
- **Feedback Collection:** Recorded customer challenges with mobile platforms to share with the digital banking team.

C. Customer Service

- **Front Desk Support:** Provided information on products such as savings accounts, fixed deposits, and loans.
- **Grievance Handling:** Assisted in resolving issues such as ATM card malfunctions, mobile app login errors, and cheque clearances.
- **Client Communication:** Followed up with customers regarding pending service requests.

2.3 Activities in Coordination with Co-Workers

During my internship at Everest Bank, I was placed in the **Customer Service Department (CSD)**, where my coordination was primarily with the CSD team members. Unlike other departments such as Loans or Credit, my focus was strictly on customer service operations. Working closely with co-workers, I learned the importance of maintaining accuracy and discipline in daily banking activities. Since the department required teamwork for handling customer queries, account openings, and documentation processes, I actively collaborated with colleagues to ensure smooth workflow. Their guidance helped me adapt quickly, and I²⁹ contributed by keeping communication clear and supporting tasks where needed.

2.4 My Job Processes

Through the following structured processes, I was able to effectively contribute to the operations of the Customer Service Department (CSD) while enhancing my practical banking skills.

Table 7: Job Process Breakdown

Task Name	Step 1	Step 2	Step 3	Step 4
Filing System Management	Collected scattered and misplaced files	Categorized documents by account type	Arranged in proper sequence	Labeled and indexed for easy retrieval
KYC Verification	Reviewed submitted forms	Cross-checked with ID and documents	Updated details in records	Filed and reported for approval
Account Opening Assistance	Guided customers in filling forms	Verified documents and signatures	Prepared file for entry in system	Submitted for supervisor's approval
Customer Query Support	Greeted and listened to customer issues	Directed them to correct counter/desk	Helped fill service request forms	Ensured resolution or follow-up
Record Updating	Checked outdated information	Corrected errors in records	Entered changes in database/system	Verified with team to avoid duplication
Daily Documentation Support	Collected forms from counters	Sorted by service type (deposit/withdraw)	Organized into files	Maintained records for future reference

During my **13-week internship** at **Everest Bank Limited** in the **Customer Service Department (CSD)**, I made several meaningful contributions to improving departmental efficiency and customer service operations:

A. Filing System Improvement:

I restructured the previously disorganized filing system left by past interns. By properly categorizing, labeling, and indexing customer files, I significantly reduced retrieval time and ensured accurate record-keeping. This improvement helped the team access customer information quickly and maintain compliance with documentation standards.

B. Account-Opening Support:

I assisted customers with account opening procedures, guided them in filling out forms, verified KYC documents, and prepared files for system entry. My contributions helped the department process new accounts efficiently and reduce delays in service.

C. KYC and Record Updating:

I systematically updated outdated customer records, verified submitted documents, and corrected discrepancies in the database. These efforts enhanced the accuracy of customer information and reduced errors in service delivery.

D. Customer Query Assistance:

I supported frontline officers in handling walk-in customer queries, guiding them through form submissions, and redirecting them to the correct counters when necessary. This ensured customers received prompt and accurate assistance while maintaining service quality.

E. Administrative Efficiency:

By maintaining proper documentation, organizing daily service forms, and coordinating with the team, I helped improve workflow efficiency. My work minimized errors, streamlined processes, and contributed to a more organized and professional CSD environment.

F. Team Collaboration:

Through consistent communication and collaboration with co-workers and my supervisor, I was able to understand daily operations, adapt quickly to procedures, and contribute ideas for improving service processes. This teamwork fostered a supportive environment and enhanced overall departmental performance.

2.5 Contribution as a Co-op Student in the Company

During my internship at Everest Bank Limited, I was able to make meaningful contributions within the scope of my assigned responsibilities. Although I worked under supervision and did not have direct access to the bank's internal system, I found several ways to assist my department and add value to daily operations.

One of the key challenges during my internship was managing the **traditional filing system** still in use at EBL. The existing records were often disorganized, making it difficult to

retrieve customer files promptly. To address this, I systematically reorganized the pending and unmanaged files, labeling and arranging them properly for future accessibility. This initiative significantly improved efficiency and reduced confusion in the department.

One of my main contributions was improving the **organization of customer service documents**. I noticed that some files were difficult to locate during busy hours, so I reorganized and labeled them clearly according to account type and date. This small change helped reduce confusion and made it easier for the staff to find files quickly, especially during audits and customer follow-ups. My supervisor acknowledged that the new arrangement saved time and improved workflow efficiency.

I also contributed by handling a **large volume of front-desk responsibilities**, including assisting customers with account opening forms, fixed deposits, and general inquiries. As the only intern in the branch, I took on more workload than previous interns, ensuring that the customer service desk ran smoothly even during peak periods. I often prepared verified documents in advance for my seniors, which helped speed up approval and processing times. Another significant contribution was in the **promotion and support of digital banking services**. Many customers, especially elderly clients, were hesitant or unfamiliar with using EBL Touch 24 and mobile banking applications. I took initiative to guide them step by step, from registration to using features such as fund transfers and balance checks. In some cases, I created short handwritten notes that staff later used to explain digital banking to other customers. This improved the overall customer experience and encouraged more clients to adopt digital services.

Additionally, I developed a **simple customer query logbook** to track pending service requests and follow-ups. Before implementing this, minor issues were sometimes overlooked during busy days. The logbook helped the team ensure that every customer concern was addressed on time, and it became a small but effective tool in improving service consistency. Lastly, I actively participated in **field visits to corporate clients** to help open salary accounts for employees. During these visits, I communicated with HR representatives, collected necessary documents, and assisted with the onboarding process. These experiences contributed directly to the bank's customer acquisition efforts and strengthened my understanding of professional communication.

Overall, my contribution as a co-op student was about finding ways to make daily operations smoother, improve customer interactions, and support the digital transformation goals of Everest Bank. I learned that even small improvements like better organization, 32

proactive communication, and consistent follow-up can have a meaningful impact on both efficiency and customer satisfaction.



CHAPTER 3

LEARNING PROCESS AND OUTCOMES

This chapter highlights the issues and challenges encountered during my internship at Everest Bank Limited, the learning process undertaken to address them, examples of problem-solving in action, and the overall learning outcomes achieved through this cooperative education experience. It also outlines how theoretical concepts learned in the classroom were applied in practice and the technical and soft skills developed throughout the internship.

3.1 Challenges Encountered

Throughout my 13-week internship at Everest Bank Limited, I faced several challenges that tested my adaptability, communication, and problem-solving skills. These challenges mainly stemmed from operational constraints, coordination among departments, and adapting to the traditional filing system.

A. Operational and Coordination Challenges

One of the major challenges involved ensuring smooth coordination between different departments and counters within the branch. Managing tasks such as cheque clearing, customer service requests, and document verification often required effective communication and time management. Occasional delays in document transfers between departments also affected workflow efficiency.

B. Customer Service-Related Issues

Serving customers directly at the branch required patience and strong communication skills. At times, dealing with high customer volume during peak hours led to long queues and increased pressure on front-desk staff. Additionally, handling diverse customer queries from account updates to card activation demanded quick thinking and product knowledge.

C. Traditional Filing System

A significant challenge was adapting to the **manual filing system** still in use at the branch. Although the Bank has modernized many of its digital platforms, several administrative and operational records remain paper-based. Locating older files often took time and required assistance from multiple staff members. This traditional process, though thorough, highlighted the need for a gradual transition to digital record management for improved efficiency.

D. Digital Banking System Familiarization

Understanding the Bank's digital platforms, such as **EBL Touch 24, Internet Banking**,³⁴ and internal systems, required time and practice. Initially, navigating these platforms for daily

operations and customer support was challenging, but through consistent learning and observation, I became more proficient.

E. Time and Task Management

Balancing multiple assignments including documentation, customer support, and administrative coordination was initially overwhelming. The fast-paced nature of the banking environment required strong prioritization and scheduling skills to ensure accuracy and timeliness.

3.2 Problem-Solving Approaches Used

To effectively address these challenges, I applied a structured and proactive approach:

A. Problem Identification and Analysis

Before acting, I focused on understanding the root cause of each issue. For example, when facing delays in file retrieval, I observed the existing filing process, identified gaps in labeling and storage, and suggested categorization improvements.

B. Collaborative Consultation

Whenever I encountered operational or system-related difficulties, I sought guidance from supervisors and colleagues. This collaboration not only helped me resolve issues faster but also enhanced my understanding of practical banking procedures.

C. Research-Based Observation

I observed how senior staff members handled customer complaints, documentation, and system operations, and noted best practices. By comparing these with theoretical principles learned in coursework, I developed a systematic approach to managing similar tasks.

D. Process Adaptation

In areas like document verification and data entry, I adopted iterative improvement—making small refinements each day to increase accuracy and efficiency.

E. Reflection and Documentation

After resolving each issue, I reflected on what worked and documented the process for personal reference. This habit helped me identify patterns and develop better workflows over time.

3.3 Examples of Problem Resolution

A. Challenge: Managing Physical Files and Records

During my internship, retrieving old customer records was often time-consuming due³⁵ to the manual filing system.

Solution: I helped organize the files alphabetically and categorized them by account type and date to speed up future searches.

Result: This improved accessibility and reduced time spent locating essential documents during audits and verifications.

B. Challenge: Handling Customer Queries During Peak Hours

High customer traffic led to long queues and delays.

Solution: I assisted by pre-verifying documents for account updates and supported staff in handling basic queries, thereby distributing the workload efficiently.

Result: This contributed to smoother customer flow and reduced waiting time.

C. Challenge: Understanding Digital Platforms

Initially, I found it challenging to navigate Everest Bank's digital banking tools.

Solution: I dedicated time outside working hours to explore the platforms and requested short demonstrations from the IT and operations staff.

Result: I became proficient in assisting customers with mobile banking registration, card activation, and basic troubleshooting.

3.4 Literature Review

Digital banking has become a defining feature of the modern banking system in Nepal. With the increasing integration of technology in financial services, banks are seeking to balance digital convenience with customer satisfaction and trust. Recent research by Nepali scholars highlights both the opportunities and challenges that come with digital transformation in the country's banking sector.

Nepal and Nepal (2023) examined the adoption of digital banking using the Unified Theory of Acceptance and Use of Technology (UTAUT) model. Their study revealed that *habit*, *effort expectancy*, and *facilitating conditions* are the strongest predictors of digital banking adoption. This means customers are more likely to use digital services when they find them easy to use and when the necessary support infrastructure is available. Their findings suggest that consistent customer guidance and training are essential for sustainable adoption an insight that closely reflects my own experience at Everest Bank, where customers required clear instructions and reassurance before using EBL Touch 24 or mobile banking.

Building on this, **Chaudhary, Ghimire, Adhikari, and Shakya (2024)** conducted a household-level analysis of digital banking adoption in Lalitpur. Their results indicated that *trust* and *performance expectancy* are key drivers of adoption, whereas *perceived risk* remains a major barrier. Customers often hesitate to use digital channels due to security

concerns or fear of technical failure. During my internship, I observed similar patterns where customers preferred manual verification of transactions and paper-based documentation, showing that digital trust is still developing in Nepal's banking culture.

Poudyal, S. (2024) explored customer behavior and found that *perceived usefulness, ease of use, and awareness* significantly affect adoption. He emphasized that increasing digital literacy and promoting awareness campaigns are crucial for long-term success. The study also noted that younger and more educated customers are faster adopters of mobile and internet banking services. These insights were visible in Everest Bank's branch operations, where younger clients adapted quickly to digital services, while older customers preferred in-person support.

From a service quality perspective, **Upadhyaya, Ghimire, Agarwal, and Kharel (2024)** analyzed the *impact of customer satisfaction on commercial banks in Nepal*. Their findings showed that *service responsiveness, employee behavior, and digital efficiency* play vital roles in customer satisfaction. They emphasized that improving customer experiences through both personal and technological service channels is critical. This directly relates to my work in the Customer Service Department, where prompt responses and polite communication often determined how satisfied customers felt with the bank's service.

Lama, Subedi, Lamichhane, Karki, and Chalise (2024) focused on mobile banking adoption and found that *security and usefulness* are the two strongest motivators for continued usage, while *cost perception* can discourage users. The researchers recommended that banks should ensure transparent communication about fees and focus on app security to build trust. This aligns with my experience at Everest Bank, where customers frequently asked for reassurance about transaction safety and potential hidden charges before enrolling in digital banking platforms.

Lastly, **Chhetri and Aryal (2025)** studied the effects of digital transformation on the overall customer experience in Nepalese banks. Their results revealed that customers appreciate convenience, flexibility, and 24/7 service accessibility, but system glitches, slow response times, and a lack of human interaction can reduce satisfaction. The study concluded that digital transformation should complement not replace human service. I observed this balance at Everest Bank, where personalized guidance often enhanced the effectiveness of digital platforms.

Overall, these six studies highlight that successful digital banking requires a balance between *technological innovation* and *customer-centric service*. Nepali customers value ³⁷ convenience but still rely heavily on trust, clear communication, and reliable human support.

For banks like Everest Bank Limited, the key to sustainable growth in digital banking lies in building customer confidence, improving system reliability, and maintaining responsive, empathetic service.

3.5 Recommendations to the Company

Based on my observations and experiences, the following recommendations could improve operational efficiency:

A. **Gradual Digitization of Filing System:** Introducing digital document management or scanning archived files can improve accessibility and reduce paper dependency.

B. **Enhanced Internal Communication Channels:** Implementing quick communication tools or structured inter-departmental meetings could strengthen coordination and workflow efficiency.

C. **Customer Queue Management:** Introducing electronic queue systems or digital appointment scheduling could minimize congestion during peak hours.

D. **Regular Staff Training on Digital Tools:** Continuous training sessions for staff and interns on evolving banking technologies can enhance service quality and adaptability.

E. **Intern Orientation and Role Structuring:** A brief orientation on branch processes and digital systems at the start of the internship could help interns integrate faster.

3.6 Technical and Soft Skills Acquired

A. Technical Skills

- Understanding of daily branch operations and service delivery
- Familiarity with EBL's digital banking systems (EBL Touch 24, and core systems)
- Customer data verification and account documentation procedures
- Handling cheque clearance and inter-branch communication
- Record management and file organization
- ATM card handling and transaction reporting
- Exposure to regulatory compliance procedures

B. Soft Skills

- Effective communication with diverse customers
- Time management and multitasking under pressure
- Problem-solving and adaptability in fast-paced situations
- Professional etiquette and customer handling skills
- Teamwork and collaboration within a structured hierarchy

- Attention to detail in financial and document accuracy
- Workplace discipline and accountability

3.7 Implementation/Application of Coursework to Real Working Situations

A. Application of Management Theories

Concepts from management courses particularly workflow management and organizational structure helped me understand the hierarchical operations and coordination among departments.

B. Customer Relationship Management (CRM) Concepts

Principles learned in marketing and service management courses guided me in understanding customer satisfaction, service recovery, and relationship building in the banking environment.

C. Operations and Service Management

Knowledge from operations management was directly applicable in understanding how banks streamline daily transactions, optimize customer flow, and maintain service quality.

D. Business Communication

Theories of business communication were highly useful in preparing professional correspondence, handling customer interactions, and maintaining clarity during information exchanges.

E. Information Systems and Technology

Concepts from information system courses helped me understand the significance of digital platforms in improving banking efficiency and accuracy.

F. Strategic and Ethical Understanding

Through coursework on business ethics and strategy, I could observe how Everest Bank ensures transparency, compliance with NRB regulations, and ethical banking practices.

3.8 Co-op Learning Experience and Outcomes

The internship at Everest Bank Limited was a transformative learning experience, offering real-world exposure to the banking environment.

A. Operational Understanding

I gained insights into day-to-day banking operations, including account management, customer service, and internal coordination mechanisms.

B. Customer Service Experience

Interacting with customers enhanced my interpersonal communication, problem-

solving, and emotional intelligence essential skills for service-oriented professions.

C. Digital and Technical Exposure

I learned how modern banking systems function, including digital transactions, ATM operations, and online account services, bridging the gap between manual and technological processes.

D. Professional Conduct

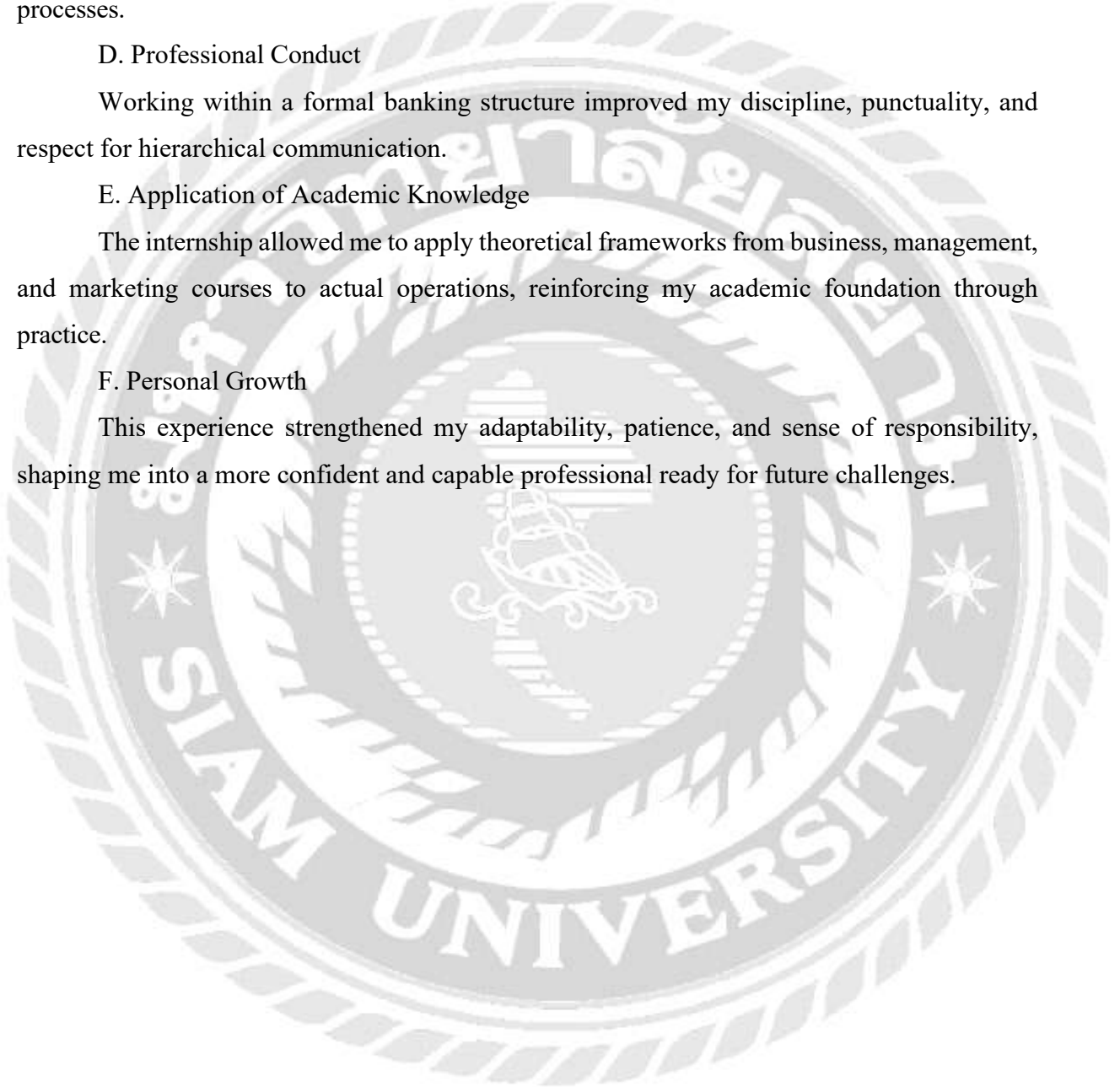
Working within a formal banking structure improved my discipline, punctuality, and respect for hierarchical communication.

E. Application of Academic Knowledge

The internship allowed me to apply theoretical frameworks from business, management, and marketing courses to actual operations, reinforcing my academic foundation through practice.

F. Personal Growth

This experience strengthened my adaptability, patience, and sense of responsibility, shaping me into a more confident and capable professional ready for future challenges.



CHAPTER 4

CONCLUSION

This final chapter summarizes my overall cooperative education experience at **Everest Bank Limited**, highlighting the key takeaways, benefits, challenges, and personal growth achieved during the 13-week internship period. It also presents critical reflections on the learning process, the alignment between academic knowledge and practical exposure, and recommendations for future improvement.

My internship at **Everest Bank Limited**, from **July 22, 2025, to October 20, 2025**, was a valuable opportunity to gain firsthand experience in the professional banking sector. Working within one of Nepal's most reputed financial institutions allowed me to observe and engage in a variety of operational and customer service processes.

Throughout the internship, I actively contributed to tasks related to **branch operations, documentation, customer support, digital banking services, and administrative coordination**. Although I was not directly involved in loan processing or credit-related work, I gained extensive exposure to **front-office operations, record management, and digital service assistance**.

The experience deepened my understanding of how traditional banking practices are evolving in tandem with digital transformation, while also revealing the operational challenges posed by **manual filing systems and high customer traffic**. Overall, the internship bridged the gap between theory and practice, helping me understand the intricacies of service delivery and institutional management in the Nepali banking landscape.

4.1 Summary of Highlights from My Co-op Experience

My internship at Everest Bank Limited was more than just a learning experience, it was an opportunity to make a real contribution. Working as a Customer Service Department (CSD) intern for 13 weeks allowed me to see how small improvements and consistent effort can make a genuine difference in daily operations.

Since I was the only intern in the branch, I took on a wide variety of responsibilities, from assisting with account openings and fixed deposits to answering customer calls and helping visitors at the front desk. Although I didn't have system access, I made sure that my work added value by preparing complete and verified documents for my supervisors, which reduced their workload and saved time during busy hours.

One of my biggest contributions was improving the branch's filing and record-keeping process. I noticed that customer files were often misplaced or hard to locate, so I reorganized the cabinets, labeled files clearly, and created a more systematic arrangement by account type and date. After this change, the team could retrieve documents much faster, especially during audits or customer follow-ups. My supervisor appreciated how this small initiative improved efficiency for everyone.

I also focused on improving the customer experience, particularly for people unfamiliar with digital banking. Many customers, especially elderly clients, struggled with EBL Touch 24 and mobile banking. I helped them register, taught them how to use the apps step-by-step, and even created short reference notes that the staff later used when explaining digital services to new customers. By doing this, I helped increase the number of active digital users and reduced the number of simple service complaints that reached the counter.

Another area where I added value was communication. I introduced a simple handwritten "customer query tracker" to log service requests that needed follow-up. Before that, minor issues were sometimes forgotten during busy hours. The tracker ensured that every customer concern was resolved, and it quickly became part of our team's daily routine.

In August and September, I joined my seniors on field visits to corporate clients to open salary accounts for their employees. During those visits, I explained product details, helped collect and verify documents, and supported the onboarding process. These experiences not only developed my confidence but also allowed me to contribute directly to the bank's customer acquisition efforts.

Overall, I believe I was able to bring meaningful improvements to the branch in organization, communication, and customer service. Beyond the technical knowledge I gained, this internship taught me that adding value often comes from paying attention to small details, taking initiative, and genuinely caring about both the customer and the team.

4.2 Self-assessment of Professional Development

My internship experience at **Everest Bank Limited** has been instrumental in shaping my professional identity. It helped me recognize my strengths, discover areas requiring improvement, and develop essential workplace competencies.

A. Strengths

During my time at EBL, I identified several professional strengths that either emerged or became more refined through hands-on experience:

– **Adaptability:** Working in a fast-paced banking environment demanded flexibility and quick problem-solving. I learned to adjust to daily operational changes, customer demands, and administrative priorities with composure and efficiency.

– **Communication Skills:** My ability to communicate effectively with clients, colleagues, and supervisors was crucial in ensuring smooth operations. Whether assisting customers with account services or collaborating with staff, clear and respectful communication helped maintain professionalism and trust.

– **Attention to Detail:** The precision required in handling documents, verifying data, and maintaining records enhanced my accuracy and focus. Even minor errors could have significant implications in banking, which taught me the importance of diligence in every task.

– **Team Collaboration:** Working with senior staff and fellow interns improved my ability to function effectively in a team setting. I learned the value of cooperation, mutual respect, and shared accountability in achieving departmental goals.

– **Work Discipline:** The structured and punctual environment at Everest Bank strengthened my professional ethics. Following rules, maintaining decorum, and adhering to timelines became second nature during this internship.

B. Areas for Development

Despite the progress made, I also identified several areas that require further growth:

– **Technical Proficiency:** Although I developed basic familiarity with digital banking systems, I recognized the need to strengthen my technical understanding of core banking software and data management systems.

– **Analytical Skills:** While I handled routine operational tasks efficiently, I aim to improve my analytical and decision-making abilities to handle complex financial scenarios more independently.

– **Confidence in Customer Handling:** Interacting with diverse customers helped me become more confident, but I believe more exposure to challenging client situations would enhance my communication and service management skills.

– **Knowledge of Banking Laws and Policies:** To fully understand operational decisions, I need to deepen my knowledge of banking policies, compliance procedures, and Nepal Rastra Bank regulations.

This self-assessment provides me with a clear roadmap for professional growth. I intend to continue improving through advanced training, workshops, and further academic learning related to banking operations and financial management.

4.3 Benefits from the Internship for Future Career

The internship at Everest Bank Limited has provided several lasting benefits that have enriched my professional foundation and clarified my career aspirations.

A. Practical Banking Experience

Hands-on involvement in day-to-day operations—such as account management, document handling, and customer service—offered valuable real-world exposure to the internal functioning of a commercial bank.

B. Industry Insights

The experience deepened my understanding of Nepal's financial system, regulatory framework, and customer behavior. It also revealed how banks balance traditional operations with emerging digital solutions.

C. Development of Core Workplace Skills

I honed key professional skills such as time management, communication, multitasking, and teamwork, which will be essential in any future career.

D. Exposure to Traditional and Modern Systems

Working within an institution that still follows a **traditional paper-based filing system**, while simultaneously adopting digital technologies, provided me a dual perspective—understanding both the strengths of structured manual record-keeping and the efficiency of digitization.

E. Networking and Professional Relationships

Interacting with banking professionals, supervisors, and clients expanded my professional network and gave me practical insights into career pathways within the financial sector.

F. Clarity in Career Direction

This internship helped me realize my strong interest in **operations management, customer relations, and organizational coordination**, which I plan to pursue as part of my long-term career in the banking or corporate sector.

4.4 Limitation of the Co-op Studies

Despite the overall success of the internship, there were a few limitations that affected the depth of my exposure:

- **Limited Departmental Rotation:** My work primarily focused on operations and customer service. I did not gain sufficient experience in credit, loan, or finance departments.

- **Traditional Filing System:** The continued reliance on manual record-keeping slowed down document retrieval and task efficiency. The lack of a fully digital filing system remains a key operational limitation.
- **Short Duration:** The 13-week period provided a valuable overview but was not enough to observe or participate in long-term projects.
- **Restricted Access to Confidential Data:** Due to privacy and compliance regulations, I was not permitted to view internal financial reports or client-sensitive information, limiting my exposure to higher-level processes.

4.5 Recommendations for the Co-op studies

Based on my experience, I would like to suggest a few recommendations that could enhance the co-op program and benefit future students:

1. **Pre-Internship Orientation:** Universities could organize practical training sessions on workplace communication, data management, and industry-specific software before students begin their internships.
2. **Departmental Rotation System:** Allowing interns to rotate between multiple departments—such as operations, loans, compliance, and customer service—would broaden their understanding of overall banking functions.
3. **Digital Literacy Enhancement:** Training students in basic financial software and data analytics would make their contributions more efficient and relevant to modern banking needs.
4. **Periodic Monitoring and Feedback:** Regular communication between the university and the company would help track student progress and ensure learning objectives are being met.
5. **Encouragement of Process Innovation:** Universities and banks could collaborate to encourage students to propose small process improvements, especially in areas like digitization or customer handling.

4.6 Final Reflections

Reflecting on my 13-week journey at **Everest Bank Limited**, I can confidently say that it was a **transformative and career-defining experience**. It provided me with an in-depth understanding of how a reputed financial institution operates while also helping me apply theoretical knowledge in real-world contexts.

The internship helped me grow not only as a professional but also as an individual. I developed patience, discipline, and a stronger sense of responsibility. I also realized that effective communication and attention to detail are just as important as technical knowledge in the banking industry.

Although I initially felt uncertain about adapting to the structured corporate culture, the supportive environment and guidance from my supervisors helped me adjust quickly. The experience solidified my interest in the **banking and financial services sector**, and I now feel more confident to pursue a future career in this field.

In conclusion, this cooperative education experience was not just an academic requirement but a valuable milestone in my professional journey. It has strengthened my skills, broadened my perspective, and inspired me to continue learning and contributing meaningfully in the world of finance.



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Appendices

Appendix A: Weekly Log

Name of Student: Samita Ghimire

Name of the Organization: Everest Bank Limited

Name of Organization's Supervisor: Bijay Thapa

Date: July 22, 2025 – October 17, 2025

Week 1 (Sun 20/7/25 – Fri 25/7/25)

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday
<ul style="list-style-type: none"> • Orientation and introduction to the bank. • Introduction to customer service desk. • Observed senior staff handling customers. • Learned basic banking terminologies. • Understood OBC cheque system. • Visited various counters to observe workflow. • Prepared to begin customer-related tasks. 	<ul style="list-style-type: none"> • Learned OBC cheque entry procedure. • Recorded details of cheques in register. • Assisted customers with cheque filling. • Observed account opening procedures. • Helped verify customer KYC forms. • Assisted in sorting old files. 	<ul style="list-style-type: none"> • Practiced account opening forms. • Verified KYC and customer ID documents. • Recorded OBC cheques for clearing. • Assisted customers in filling cheques. • Learned cheque book issuance process. • Handled small digital banking 	<ul style="list-style-type: none"> • Opened new savings accounts. • Recorded OBC cheque entries. • Issued cheque books. • Helped customers fill fixed deposit forms. • Assisted ATM card delivery. • Updated filing section. • Cross-checked previous day's entries. 	<ul style="list-style-type: none"> • Supported counter staff in cheque verification. • Completed filing of pending documents. • Learned about digital banking portal. • Helped customers reset mobile banking passwords. • Updated query notebook. • Assisted in fixed deposit registration. 	<ul style="list-style-type: none"> • Summarized weekly activities. • Filed new account documents. • Verified cheque register totals. • Updated query notes. • Assisted in cash counter observation. • Helped with customer complaints. • Discussed improvements with supervisor.

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday
	<ul style="list-style-type: none"> • Updated daily task notes. 	<ul style="list-style-type: none"> issues. • Managed register entries. 		<ul style="list-style-type: none"> • Checked cheque book stock. 	

Week 2 (Sun 27/7/25 – Fri 1/8/25)

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday
<ul style="list-style-type: none"> • Opened 4–5 new accounts. • Verified documents and KYC. • Recorded 40+ OBC cheques. • Checked pending clearances. • Filed cleared cheque slips. • Helped customers with cheque filling. • Updated task register. 	<ul style="list-style-type: none"> • Issued cheque books. • Assisted customers in filling forms. • Responded to ATM card issues. • Helped in FD account opening. • Recorded cheque numbers sequentially. • Managed daily filing work. • Checked previous entries for errors. 	<ul style="list-style-type: none"> • Opened 6 new accounts. • Entered 50 OBC cheques. • Cleared cheque batch for NRB. • Guided customers on digital banking. • Reorganized misfiled folders. • Updated query list. • Handed over documents to supervisor. 	<ul style="list-style-type: none"> • Continued account openings. • Verified KYC of business accounts. • Filed cheque clearance reports. • Helped issue 12 cheque books. • Fixed ATM activation problems. • Assisted with FD renewal. • Checked internal memos. 	<ul style="list-style-type: none"> • Prepared new cheque register. • Supported counter with remittance queries. • Issued cheque books. • Recorded clearing details. • Sorted customer files alphabetically. • Updated filing index. • Attended feedback discussion. 	<ul style="list-style-type: none"> • Summarized weekly activities. • Prepared report of accounts opened. • Cross-checked cheque register totals. • Filed OBC copies. • Assisted in FD closures. • Solved digital app queries. • Organized all physical files.

Week 3 (Sun 3/8/25 – Fri 8/8/25)

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday
<ul style="list-style-type: none"> Continued opening new accounts. Verified customer IDs. Recorded cheques in OBC. Prepared cheque books. Filed customer forms. Checked pending ATM issues. Maintained customer query list. 	<ul style="list-style-type: none"> Opened 5 accounts. Recorded 45 OBC cheques. Assisted fixed deposit processing. Managed filing backlog. Delivered cheque books. Attended meeting with operations team. Verified KYC of new customers. 	<ul style="list-style-type: none"> Recorded cheque clearance data. Assisted mobile banking queries. Helped customers update details. Opened FD accounts. Filed documents alphabetically. Updated ATM card status. Checked daily OBC totals. 	<ul style="list-style-type: none"> Processed cheque deliveries. Assisted in FD receipt entry. Updated customer forms. Prepared list of pending accounts. Handled ATM reissue requests. Updated filing backlog. Responded to customer inquiries. 	<ul style="list-style-type: none"> Recorded OBC entries. Opened 6 accounts. Handed cheque books to customers. Updated fixed deposit list. Helped with cheque verification. Maintained digital logbook. Reviewed weekly progress. 	<ul style="list-style-type: none"> Finalized cheque register for week. Completed remaining filing. Updated customer complaint records. Prepared FD closure slips. Assisted counter with new applicants. Recorded clearing totals. Updated task summary.

Week 4 (Sun 10/8/25 – Fri 15/8/25)

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday
<ul style="list-style-type: none"> Continued OBC cheque recording. 	<ul style="list-style-type: none"> Recorded 55 OBC cheques. Assisted in 	<ul style="list-style-type: none"> Assisted account openings. 	<ul style="list-style-type: none"> Processed fixed deposit accounts. 	<ul style="list-style-type: none"> Opened joint accounts. 	<ul style="list-style-type: none"> Reviewed OBC totals. Filed

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday
<ul style="list-style-type: none"> • Opened new savings accounts. • Verified customer KYC forms. • Filed previous week's reports. • Assisted with FD renewals. • Issued cheque books. • Updated customer queries. 	<ul style="list-style-type: none"> FD closures. • Helped customers fill deposit forms. • Organized filing cabinet by account type. • Prepared pending cheque summary. • Solved minor ATM activation issues. • Updated task log. 	<ul style="list-style-type: none"> • Recorded clearing data. • Issued cheque books to 10 clients. • Helped new customers register for mobile banking. • Verified KYC details. • Filed deposit slips. • Updated digital record log. 	<ul style="list-style-type: none"> • Supported customer queries at counter. • Updated OBC register. • Cross-checked filed forms. • Managed ATM card issuance list. • Prepared new filing labels. • Summarized day's work. 	<ul style="list-style-type: none"> • Recorded 60 OBC cheques. • Checked FD maturity list. • Issued cheque books. • Verified pending ATM cards. • Cleaned and organized filing area. • Updated weekly task sheet. 	<ul style="list-style-type: none"> customer forms by serial number. • Closed pending accounts. • Cross-checked daily entries. • Responded to customer complaints. • Assisted supervisor with report. • Completed weekly summary.

Week 5 (Sun 17/8/25 – Fri 22/8/25)

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday
<ul style="list-style-type: none"> • Entered OBC cheques into system. • Verified account details. • Assisted FD opening. 	<ul style="list-style-type: none"> • Processed cheque clearing. • Recorded FD renewal data. • Assisted mobile banking 	<ul style="list-style-type: none"> • Handled ATM card activation issues. • Recorded new account openings. • Filed cheques by 	<ul style="list-style-type: none"> • Processed cheque book issuance. • Checked account register accuracy. • Filed old customer forms. • Responded to 	<ul style="list-style-type: none"> • Supported clearing department. • Recorded OBC transactions. • Assisted FD closing. • Filed 	<ul style="list-style-type: none"> • Reviewed week's cheques. • Updated customer data. • Finalized filing backlog. • Verified daily clearing

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday
<ul style="list-style-type: none"> • Filed daily reports. • Supported supervisor in operations. • Issued cheque books. • Checked customer complaints. 	<ul style="list-style-type: none"> activation. • Filed KYC updates. • Prepared new account summaries. • Cross-checked digital entries. • Updated query list. 	<ul style="list-style-type: none"> number. • Updated customer information. • Managed FD records. • Cleared 45 OBC cheques. • Assisted counter staff. 	<ul style="list-style-type: none"> digital banking issues. • Verified fixed deposit receipts. • Organized pending documentation. • Updated daily task list. 	<ul style="list-style-type: none"> account-opening files. • Managed data entry in logbook. • Solved mobile banking password issues. • Summarized week's progress. 	<ul style="list-style-type: none"> totals. • Discussed performance with supervisor. • Assisted in operations review. • Submitted weekly report.

Week 6 (Sun 24/8/25 – Fri 29/8/25)

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday
<ul style="list-style-type: none"> • Opened 6 accounts. • Recorded 60 OBC cheques. • Assisted FD renewal. • Helped customers with mobile banking setup. • Organized files. • Verified account numbers. 	<ul style="list-style-type: none"> • Supported counter staff. • Filed pending OBC entries. • Issued cheque books. • Verified fixed deposit documents. • Assisted in customer service. • Updated filing system. 	<ul style="list-style-type: none"> • Recorded OBC data. • Helped customers with FD renewal. • Checked filing cabinet order. • Verified KYC updates. • Managed digital banking 	<ul style="list-style-type: none"> • Processed cheque clearances. • Assisted account verification. • Filed old FD forms. • Issued 8 cheque books. • Handled ATM queries. • Updated customer complaint list. 	<ul style="list-style-type: none"> • Checked pending FD files. • Supported OBC entry completion. • Filed cheques by date. • Assisted supervisor with customer complaints. • Updated filing register. • Completed 	<ul style="list-style-type: none"> • Filed weekly records. • Prepared pending document list. • Verified data accuracy. • Cross-checked OBC entries. • Assisted counter with

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday
<ul style="list-style-type: none"> • Updated register. 	<ul style="list-style-type: none"> • Cross-checked totals. 	<ul style="list-style-type: none"> support. • Filed daily task sheets. • Updated progress 	<ul style="list-style-type: none"> • Organized data records. 	<ul style="list-style-type: none"> daily summaries. • Reviewed learning outcomes. 	<ul style="list-style-type: none"> FD inquiries. • Reviewed queries. • Submitted report.

Week 7 (Sun 31/8/25 – Fri 5/9/25)

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday
<ul style="list-style-type: none"> • Verified new account applications. • Recorded OBC cheques. • Assisted in FD account processing. • Helped customers fill deposit forms. • Filed completed KYC. • Checked register for duplicates. • Updated logbook. 	<ul style="list-style-type: none"> • Opened 5 accounts. • Recorded 50 OBC cheques. • Assisted cheque book issuance. • Updated fixed deposit data. • Filed customer correspondence. • Handled ATM complaints. • Summarized daily activities. 	<ul style="list-style-type: none"> • Supported operations counter. • Checked OBC clearing totals. • Verified customer identities. • Filed old FD forms. • Updated ATM card register. • Responded to digital banking queries. • Updated task notebook. 	<ul style="list-style-type: none"> • Issued cheque books to customers. • Filed pending forms. • Verified KYC documents. • Recorded OBC entries. • Checked FD registers. • Assisted supervisor in reporting. • Updated filing cabinet. 	<ul style="list-style-type: none"> • Recorded cheque clearing. • Verified account balances. • Filed FD documents. • Cross-checked OBC register. • Assisted in customer follow-ups. • Cleaned filing area. • Organized data sheets. 	<ul style="list-style-type: none"> • Finalized weekly summary. • Verified all daily reports. • Filed pending slips. • Cross-checked weekly totals. • Updated supervisor. • Recorded weekly learnings. • Submitted summary.

Week 8 (Sun 7/9/25 – Fri 12/9/25)

(Protest Period – Bank Officially Closed but Staff Worked Internally)

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday
<ul style="list-style-type: none"> • Assisted supervisor in internal tasks. • Filed pending documents. • Completed DMAT account forms. • Verified incomplete KYC. • Organized customer files. • Checked OBC backlog. • Helped sort FD records. 	<ul style="list-style-type: none"> • Continued DMAT account processing. • Cleaned and arranged filing cabinets. • Labeled folders by date. • Cross-verified old cheque registers. • Updated query log. • Sorted FD slips. • Reviewed pending OBC cheques. 	<ul style="list-style-type: none"> • Completed all filing backlog. • Checked incomplete accounts. • Updated FD account list. • Organized closed account documents. • Updated customer service records. • Backed up daily files. • Supported supervisor in audit prep. 	bank closed	Bank closed	Bank closed

Week 9 (Sun 14/9/25 – Fri 19/9/25)

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday
<ul style="list-style-type: none"> • Resumed after protest week. • Recorded OBC entries. • Processed account openings. 	<ul style="list-style-type: none"> • Assisted counter operations. • Recorded clearing data. • Filed KYC forms. • Helped 	<ul style="list-style-type: none"> • Opened 7 accounts. • Recorded 55 OBC cheques. • Filed FD renewal forms. • Supported 	<ul style="list-style-type: none"> • Processed cheque clearing. • Assisted customers at desk. • Filed cheque 	<ul style="list-style-type: none"> • Opened 6 accounts. • Issued cheque books. • Verified customer forms. • Filed documentation. 	<ul style="list-style-type: none"> • Finalized weekly totals. • Checked OBC entries. • Filed remaining forms. • Verified

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday
<ul style="list-style-type: none"> • Verified FD documents. • Updated filing system. • Issued cheque books. • Checked digital queries. 	<ul style="list-style-type: none"> customers reset mobile banking. • Verified customer complaints. • Cross-checked OBC records. • Updated digital log. 	<ul style="list-style-type: none"> counter staff. • Checked incomplete KYC files. • Updated query notebook. • Summarized tasks. 	<ul style="list-style-type: none"> copies. • Verified ATM card delivery. • Checked digital records. • Cross-checked FD data. • Updated logbook. 	<ul style="list-style-type: none"> • Updated daily report. • Assisted in FD inquiries. • Completed summary. 	<ul style="list-style-type: none"> digital entries. • Summarized achievements. • Discussed with supervisor. • Submitted report.

Week 10 (Sun 22/9/25 – Fri 27/9/25)

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday
<ul style="list-style-type: none"> • Recorded OBC entries. • Verified KYC forms. • Assisted FD renewal. • Filed pending accounts. • Updated customer data. • Issued cheque books. 	<ul style="list-style-type: none"> • Opened 5 accounts. • Recorded 60 OBC cheques. • Filed customer documents. • Verified account signatures. • Assisted ATM activation. • Updated FD list. • Checked 	<ul style="list-style-type: none"> • Supported operations counter. • Filed pending cheques. • Verified data accuracy. • Checked FD receipts. • Assisted digital banking issues. • Cleaned filing section. 	<ul style="list-style-type: none"> • Processed cheque books. • Filed new customer files. • Checked account opening details. • Recorded clearing data. • Verified KYC consistency. • Organized physical files. • Updated logbook. 	<ul style="list-style-type: none"> • Issued 10 cheque books. • Filed FD closing forms. • Recorded 45 OBC cheques. • Assisted supervisor in audit prep. • Verified customer data. • Updated task list. • Completed report. 	<ul style="list-style-type: none"> • Summarized week's work. • Filed remaining documents. • Cross-checked totals. • Updated progress sheet. • Assisted counter till closing. • Reviewed feedback. • Submitted weekly report.

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday
• Cross-checked register.	clearing totals.	• Updated register.			

Week 11 (Sun 29/9/25 – Fri 3/10/25)

(Dashain Vacation – Bank Closed)

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday
–	–	–	–	–	–
<i>Bank closed for Dashain holidays. No official work conducted during this period.</i>					

Week 12 (Sun 5/10/25 – Fri 10/10/25)

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday
<ul style="list-style-type: none"> • Recorded pending OBC entries. • Filed old documents. • Verified FD records. • Assisted supervisor. • Updated filing cabinet. • Issued cheque books. • Reviewed progress. 	<ul style="list-style-type: none"> • Handled digital banking queries. • Checked incomplete FD renewals. • Filed pending forms. • Updated account list. • Verified customer data. • Assisted operations counter. • Summarized 	<ul style="list-style-type: none"> • Recorded 55 OBC cheques. • Verified fixed deposits. • Filed completed forms. • Helped customers with ATM issues. • Updated filing index. • Checked data logs. 	<ul style="list-style-type: none"> • Issued cheque books. • Filed pending KYC. • Recorded clearing data. • Verified account details. • Cross-checked FD records. • Updated daily progress. • Reviewed week's performance. 	<ul style="list-style-type: none"> • Finalized OBC records. • Filed all documentation. • Updated customer complaint list. • Verified totals. • Discussed audit notes. • Prepared report draft. • Cleaned filing section. 	<ul style="list-style-type: none"> • Closed weekly tasks. • Cross-checked registers. • Filed pending cheques. • Submitted all summaries. • Reviewed personal progress. • Met with supervisor. • Prepared

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday
	tasks.	• Organized registers.			for Dashain holidays.

Week 13 (Sun 12/10/25 – Fri 17/10/25)

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday
<ul style="list-style-type: none"> • Resumed after Dashain break. • Cleared pending accounts. • Opened 4 new accounts. • Verified FD renewals. • Updated filing system. • Checked ATM card stock. • Recorded OBC cheques. 	<ul style="list-style-type: none"> • Continued daily account openings. • Cleared 50 OBC cheques. • Handed cheque books to customers. • Assisted in mobile banking issues. • Filed customer updates. • Maintained daily register. • Cross-checked data. 	<ul style="list-style-type: none"> • Made clearing report • filled 5 new account opening forms • reviewed old accounts which needed KYC reupdate • helped senior with the auditing file • maintained OBC register 	<ul style="list-style-type: none"> • reviewed KYC of old accounts • opened 3 new corporate accounts (first time) • clearing cheques and recorded them in OBC register <p>audit related calls to the customer</p>		

Appendix B: Some Memorable Photos



Figure 5 Teej celebration with EBL staff



Figure 6 Birthday celebration with EBL staff