



COOPERATIVE EDUCATION REPORT

**Digital Implementation and Service Excellence: A Comprehensive
Analysis of Customer Operations at Prabhu Bank Limited**

WRITTEN BY

JIBITESH MANANDHAR TULADHAR

STUDENT ID: 6508040028

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Written by: Mr. Jibitesh Manandhar Tuladhar


Department: Bachelor of Business Administration (Marketing)

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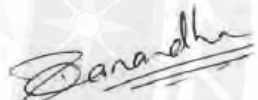
Academic Advisor: Dr. Yhing Sawheny

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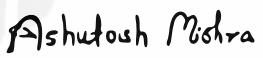

(Dr. Yhing Sawheny)
Academic Advisor





(Mrs. Rachita Manandhar)
Job Supervisor, Operation In-Charge




(Mr. Prakash Pun)
Job Supervisor, Csd In-Charge


(Mr. Ashutosh Mishra)
Cooperative Education Committee


(Asst. Prof. Waruj Limpawattana, Ph.D.)
Assistant President and Director of Cooperative Education

Project Title: Digital Implementation and Service Excellence: A Comprehensive Analysis of Customer Operations at Prabhu Bank Limited

Credits: 5

Author: Mr. Jibitesh Manandhar Tuladhar

Academic Advisor: Dr. Yhing Sawheny

Degree: Bachelor of Business Administration

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ABSTRACT

This cooperative education report provides a comprehensive account of my 16-week internship at Prabhu Bank Limited, Head Office, located in Kathmandu, Nepal. The internship was undertaken from July 24 to Nov 24 2025 as a partial fulfillment requirement for the Bachelor of Business Administration (Marketing) program at Siam University. Stationed within the Customer Service Department (CSD), this report details the practical experiences and insights gained in core banking operations, with a specific focus on customer service excellence and the implementation of digital banking solutions.

Throughout the internship, I was immersed in the daily functions of a leading commercial bank, engaging in critical processes such as customer account management, KYC (Know Your Customer) verification, outward cheque clearing (OBC), and the promotion of digital platforms like Prabhu Bank's Mobile Banking and Internet Banking services. The report offers a detailed analysis of the bank's operational workflow, highlighting the synergy between traditional banking practices and the ongoing digital transformation. It further presents a strategic SWOT analysis of Prabhu Bank, identifying its formidable strengths in the remittance sector and expanding network, alongside opportunities for further technological integration and market penetration.

The co-op experience was instrumental in bridging the gap between academic theory and professional practice. It enabled the development of essential technical banking skills and soft skills, including professional communication, conflict resolution, stress management, and effective teamwork. This report concludes with personal reflections on the professional growth achieved, the challenges encountered and overcome, and the significant value this internship has added to my academic journey and future career aspirations in the financial services industry.

Keywords: Prabhu Bank Limited, Cooperative Education, Internship, Banking Operations, Customer Service, Digital Banking, Nepal

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I wish to express my deepest gratitude and sincere appreciation to all individuals and institutions who have supported and guided me throughout my cooperative education journey and the successful completion of this report.

First and foremost, I extend my profound thanks to Siam University and Kathmandu College of Management (KCM) for designing an academic curriculum that values practical exposure and for providing me with this invaluable opportunity to apply theoretical knowledge in a real-world business environment. This co-op program has been a cornerstone of my professional development.

I am immensely grateful to Prabhu Bank Limited for granting me the privilege to complete my internship at the prestigious Head Office. The trust and responsibility bestowed upon me have been both motivating and enriching. My heartfelt appreciation goes to my job supervisor, Rachita Manandhar, Operation Incharge, Prakash Pun CSD Incharge & whole CSD department for their exceptional mentorship, unwavering patience, and invaluable guidance throughout my tenure. His/her insights into the intricacies of banking operations and customer relationship management have been pivotal to my learning.

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Sincerely,

Jibitesh Manandhar Tuladhar

Student Id: 6508040028

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CHAPTER 1

INTRODUCTION

This chapter serves as a foundational introduction to the cooperative education report, providing a comprehensive overview of Prabhu Bank Limited, a leading financial institution in Nepal. The report documents the practical experience and insights gained during a 16-week internship within the Customer Service Department (CSD) at the bank's Head Office. The following sections delve into the bank's historical trajectory, its guiding principles in the form of its vision, mission, and core values, and its strategic positioning in the competitive Nepalese banking sector. Furthermore, this chapter elucidates the personal rationale behind selecting Prabhu Bank for this immersive learning experience and outlines the primary objectives and structure of the report, establishing a clear context for the detailed analysis of activities, learning outcomes, and reflections that follow in subsequent chapters.

1.1 Company Profile



Figure 1 Prabhu Bank Limited Logo

Prabhu Bank Limited stands as a prominent 'A' class commercial bank in Nepal, renowned for its extensive reach and significant contribution to the nation's financial landscape, particularly in the remittance sector. Established as a result of a strategic merger between the original Prabhu Bank Ltd. and Prabhu Bikash Bank Ltd., the institution has emerged stronger, with an enhanced capital base, expanded network, and a more robust portfolio of products and services. The bank is deeply committed to driving financial inclusion by offering accessible and innovative banking solutions to a diverse clientele, ranging from individuals and small businesses to large corporations.

The bank's operational philosophy is built on a triad of trust, technology, and tradition. While it deeply respects the traditional banker-customer relationship, it is equally fervent about leveraging cutting-edge technology to improve efficiency, security, and customer convenience. This is evident in its continuous investment in digital platforms, including its user-friendly mobile banking application and internet banking portal. Prabhu Bank operates one of the most extensive branch networks across the country, ensuring its services are accessible even in remote areas. Complementing this physical presence is a wide array of ATMs and branchless banking services, making it a truly pervasive financial entity in Nepal.

A defining characteristic of Prabhu Bank is its dominance in the remittance domain. Through strategic partnerships with major global money transfer operators, the bank has positioned itself as a primary channel for Nepalese diaspora worldwide to send money back home. This focus has not only contributed significantly to the national economy but has also allowed the bank to build deep

trust within communities nationwide. The bank's strategic focus remains on sustaining growth through customer-centricity, technological adoption, and prudent financial management, all while adhering to the strict regulatory frameworks established by Nepal Rastra Bank (NRB).

1.1.1 History and Evolution

The history of Prabhu Bank Limited is a narrative of strategic growth and consolidation, reflective of the evolving Nepalese financial sector. The bank's current form is the result of a landmark merger, a move that was both visionary and pragmatic, aligning with NRB's policy to create fewer but stronger financial institutions. This merger synergized the strengths of both entities, creating a bank with greater financial muscle, operational efficiency, and a vastly expanded customer base.

The post-merger integration phase was critical, focusing on harmonizing systems, processes, and cultures to present a unified front to customers. A key milestone in the bank's evolution has been its relentless pursuit of technological advancement. It was an early adopter of the Any Branch Banking System (ABBS), which revolutionized customer convenience by allowing them to perform transactions at any branch nationwide, irrespective of their account's home branch. This was a significant step away from the traditional, geographically constrained banking model.

The launch and continuous enhancement of Prabhu Digital Banking platforms mark another pivotal chapter in its evolution. Recognizing the global shift towards digital finance, the bank invested heavily in developing secure and intuitive mobile and internet banking services. These platforms facilitate a wide range of transactions, from fund transfers and utility bill payments to mobile top-ups, empowering customers to bank anytime, anywhere. Furthermore, the bank has pioneered specialized products like the Prabhu Remit Loan, which leverages remittance flows as a basis for credit, demonstrating innovative thinking in product development.

Over the years, Prabhu Bank has also received numerous accolades for its performance, financial health, and contribution to the sector, solidifying its reputation as a stable and reliable institution. Its journey from a smaller entity to a consolidated banking powerhouse showcases a successful model of growth through strategic merger and a steadfast focus on customer needs and technological progress. Today, with hundreds of branches, a dense ATM network, and a growing digital customer base, Prabhu Bank Limited is a formidable force in Nepalese banking, poised for continued future growth.

1.1.2 Vision

To be the most trusted and preferred financial partner, empowering customers and contributing to national prosperity through innovative and accessible banking solutions.

1.1.3 Mission

Our mission is to deliver exceptional value to our stakeholders by:

- Providing a comprehensive range of customer-centric financial products and services.
- Leveraging technology to ensure efficiency, security, and convenience.
- Maintaining the highest standards of corporate governance and ethical conduct.

- Fostering a culture of innovation, integrity, and social responsibility.
- Contributing to the sustainable economic development of Nepal.

1.1.4 Core Values

The operational ethos of Prabhu Bank is guided by a set of core values that permeate all levels of the organization:

- Customer Centricity: The customer is at the heart of everything we do. We are committed to understanding and exceeding customer expectations through superior service and tailored solutions.
- Integrity and Transparency: We conduct our business with unwavering honesty, fairness, and transparency, building lasting trust with our customers, regulators, and the community.
- Innovation: We embrace change and continuously seek innovative ways to improve our services, processes, and use of technology to stay ahead in a dynamic market.
- Teamwork and Collaboration: We believe in the power of collective effort. We foster a collaborative environment where respect, open communication, and shared goals lead to outstanding results.
- Social Responsibility: We are dedicated to being a responsible corporate citizen by supporting community development initiatives and promoting sustainable banking practices.

1.1.5 Strategic Focus

Prabhu Bank's strategic direction is meticulously crafted to navigate the competitive landscape and capitalize on emerging opportunities. The key pillars of its strategic focus include:

- Digital Transformation: Accelerating the shift towards digital banking by enhancing existing platforms, introducing new digital products, and incentivizing digital adoption to reduce operational costs and improve customer experience.
- Remittance Leadership: Consolidating and expanding its leadership in the remittance business by strengthening international partnerships, improving payout efficiency, and developing linked financial products for remittance recipients.
- Portfolio Diversification and Growth: Strategically growing the retail and SME loan portfolios while maintaining stringent credit assessment standards to ensure asset quality and manage risk.
- Operational Excellence: Continuously improving internal processes, investing in employee training, and leveraging technology to enhance operational efficiency, reduce turnaround times, and minimize errors.
- Strict Regulatory Compliance: Ensuring full and timely compliance with all directives, circulars, and regulations issued by Nepal Rastra Bank to maintain the bank's license and reputation.

1.1.6 Product Ranges and Description

Prabhu Bank Limited offers a diverse and comprehensive suite of financial products designed to cater to the varied needs of its customer segments. The product portfolio is segmented into deposits, loans, cards, and specialized services, each tailored with specific customer benefits.

Table 1 Major Deposit Products of Prabhu Bank Limited

Account Scheme	Description	Key Features / Benefits
Prabhu Saving Account	The standard savings account for individuals, offering a safe and accessible way to manage daily finances.	<ul style="list-style-type: none"> • Competitive interest rates on savings • Free ATM/Debit Card • Mobile and Internet Banking facilities • Cheque book facility available • Low minimum balance requirement
Prabhu Minor Saving Account	A savings account operated by a guardian on behalf of a minor, designed to cultivate saving habits from childhood.	<ul style="list-style-type: none"> • Opened and operated by parent/legal guardian • Low minimum balance requirement • Can be converted to a regular savings account upon maturity • Personalized passbook for the minor • No cheque book facility (withdrawals via guardian)
Prabhu Mahila Bachat	A dedicated savings scheme for women, designed to empower them financially with exclusive benefits.	<ul style="list-style-type: none"> • Concessional interest rates on various loan products (e.g., home, personal) • Complimentary or low-cost life and health insurance covers • Significant discounts on annual locker rent • Exclusive financial literacy and entrepreneurial programs for women • Higher interest rates on savings compared to regular accounts
Prabhu Corporate Salary	A zero-balance salary account for employees of partner corporate houses and organizations.	<ul style="list-style-type: none"> • Zero minimum balance requirement throughout • Free unlimited ATM transactions at all networks • Complimentary Internet and Mobile Banking facilities • Option for one month's salary advance (terms and conditions apply) • Pre-approved offers on personal loans and credit cards.
Prabhu Senior Citizen Saving	Designed specifically to support the financial needs and security of senior citizens.	<ul style="list-style-type: none"> • Attractive, higher-than-standard interest rates on savings • Preferential service queues at branches for faster service • Free Demand Draft and Cheque book facilities

		<ul style="list-style-type: none"> • Additional insurance coverage for health and accidents • Dedicated relationship manager for assistance
Prabhu Current Account	Catered to businesses, firms, and entrepreneurs for handling frequent and high-volume transactions.	<ul style="list-style-type: none"> • No interest paid, designed for high transaction velocity • Customized Cheque book with higher transaction limits • Efficient cash management services for businesses • Overdraft facility against account holdings • Dedicated relationship manager for corporate clients

Table 2 Fixed Deposit Schemes

Account Scheme	Description	Key Features / Benefits
Prabhu Fixed Deposit	A traditional term deposit offering a fixed, guaranteed return on investment for a chosen period.	<ul style="list-style-type: none"> • Attractive, fixed interest rates for tenure ranging from 7 days to 10 years • Loan facility available of up to 90% of the deposited amount • Safe and guaranteed returns, independent of market fluctuations • Premature withdrawal allowed with a minor penalty, providing liquidity • Option for periodic interest payout (monthly, quarterly, annually)
Prabhu Recurring Deposit	Ideal for salaried individuals and those who wish to save a fixed amount every month systematically.	<ul style="list-style-type: none"> • Inculcates a disciplined monthly savings habit • Cumulative interest payout upon maturity, providing a lump sum • Interest rate is higher than a regular savings account • Small, affordable monthly installments • Loan facility available against the deposit balance

Table 3: Loan Schemes

Account Scheme	Description	Key Features / Benefits
Prabhu Remit Loan	A unique loan product that allows families receiving regular remittances to avail loans based on the flow and history of remittance income.	<ul style="list-style-type: none"> • Flexible collateral options; remittance flow itself can be considered as a basis • Customized repayment terms linked to the remittance cycle • Competitive interest rates • Quick processing for pre-approved customers • Can be used for various productive purposes like education, home renovation, or business

Prabhu SME Loan	Specifically designed for Small and Medium Enterprises (SMEs) to support their business growth and operational needs.	<ul style="list-style-type: none"> • Loan amounts up to NPR 10 Crores for eligible businesses • Financing for both working capital needs and fixed asset purchases • Attractive and competitive interest rates • Dedicated SME Relationship Manager for personalized support • Tailored solutions for manufacturing, trading, and service sectors
Prabhu Home Loan	A long-term loan facility to finance the purchase, construction, or renovation of residential properties.	<ul style="list-style-type: none"> • High loan-to-value ratio (up to 80-90% of the property value) • Long repayment tenure, often extending up to 20 years • Competitive interest rates with fixed or floating options • Minimal processing fees and paperwork • Free property valuation and legal assistance

Table 4: Card and Remittance Schemes

Scheme	Description	Key Features / Benefits
Prabhu Debit Card	A versatile VISA/Mastercard debit card that provides 24/7 access to funds in your savings or current account.	<ul style="list-style-type: none"> • Accepted at all ATMs and POS terminals nationwide and internationally • Secure online payment capabilities for e-commerce • Cashback offers and discounts at partner merchant outlets • Instant SMS alerts for all transactions • Complimentary insurance cover against accidental death
Prabhu Credit Card	A revolving credit facility that allows cardholders to borrow funds for purchases and pay back over time.	<ul style="list-style-type: none"> • Pre-approved credit limit based on customer's income and credit profile • Interest-free credit period up to 45-50 days • Reward points on all purchases redeemable for gifts, vouchers, or air miles • Complimentary airport lounge access (on premium variants) • Zero liability on fraudulent transactions

1.1.7 Strategic Alignment and Partnerships

Prabhu Bank Limited's strategic alignment is intrinsically linked to national economic priorities, particularly in the realms of financial inclusion and leveraging remittance inflows for productive purposes. The bank's mission of "empowering customers" aligns with the national goal of broadening access to formal financial services. Its operations are meticulously designed to be compliant with the monetary policies and regulatory frameworks of Nepal Rastra Bank, ensuring stability and consumer protection.

The cornerstone of the bank's partnership strategy is its robust network of international remittance partners. Collaborations with world-renowned money transfer companies like MoneyGram, Xpress Money, Utrem, and Prabhu Remit itself have enabled the bank to build an unparalleled payout network across Nepal. These partnerships are not merely transactional; they are strategic alliances that provide the bank with a competitive edge and a vast, built-in customer base of remittance recipients.

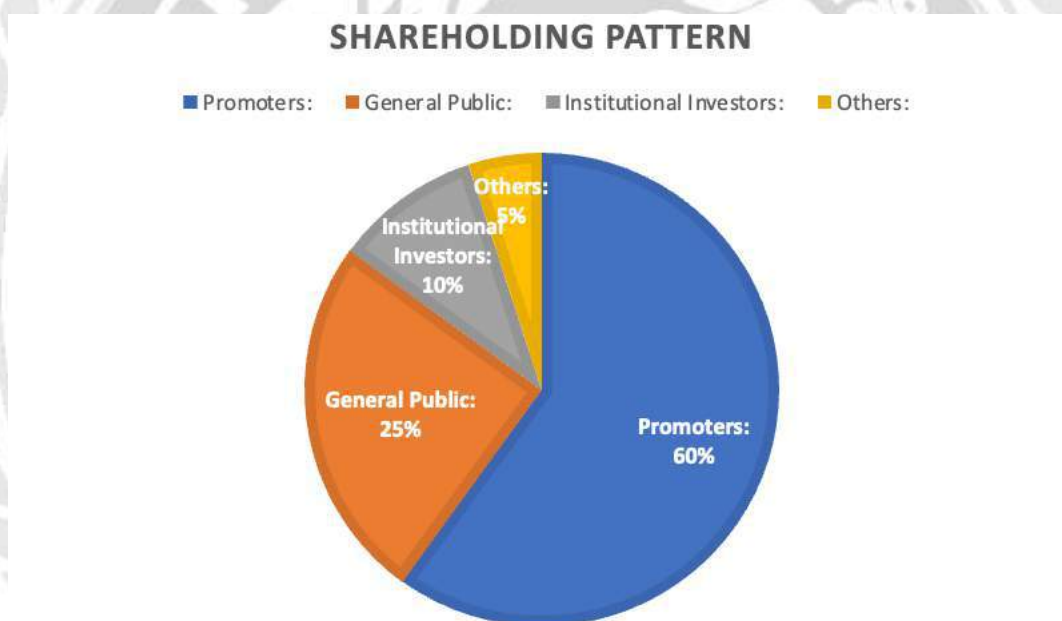


Figure 2: Shareholding pattern

Beyond remittance, the bank actively partners with fintech companies to co-create and enhance its digital banking ecosystem. These collaborations are vital for integrating new payment solutions, improving cybersecurity, and offering value-added services like e-commerce portals and digital wallets. The bank also aligns with government bodies by serving as a channel for various government-to-citizen payment services and revenue collection, thereby strengthening its role as a key player in the national financial infrastructure.

1.2 Organizational Structure

1.2.1 Organizational Overview

Prabhu Bank Limited operates under a well-defined hierarchical structure that ensures clear lines of authority, accountability, and efficient decision-making. The structure is designed to support the bank's strategic objectives and facilitate smooth operations across its extensive network.

1. Board of Directors: The apex body responsible for corporate governance, strategic direction, and oversight. The board comprises experienced professionals from diverse fields.

- Chairman: Mr. Chiranjibi Nepal
- Directors:
 - Mr. Parshuram Kunwar Chhetri
 - Mr. Tika Bikram Nembang
 - Mr. Sushil Bikram Rana
 - Mr. Bhoj Bahadur Shah
 - Mr. Shambhu Prasad Poudel
 - Mr. Shree Ram Lamichhane

2. Executive Leadership: Headed by the Chief Executive Officer (CEO), this team is responsible for the day-to-day management and execution of the board's strategies.

- Chief Executive Officer (CEO): Mr. Ashoke SJB Rana
- Deputy Chief Executive Officer (DCEO): Mr. Prabal Raj Karnikar

3. Senior Management Team: Consists of departmental heads who lead critical functions within the bank.

- Chief Financial Officer (CFO)
- Head of Credit Department
- Head of Operations Department
- Head of IT Department
- Head of Digital Banking
- Head of Human Resources (HR)
- Head of Customer Service Department (CSD)
- Chief Risk Officer
- Company Secretary

4. Regional Management: The country is divided into regional clusters, each headed by a Regional Manager who oversees the branches within their territory, ensuring adherence to central policies and driving regional business growth.

5. Branch Network: The front-line of the bank's operations, consisting of Branch Managers and their teams, who deliver services directly to customers.

1.2.2 Organizational Structure

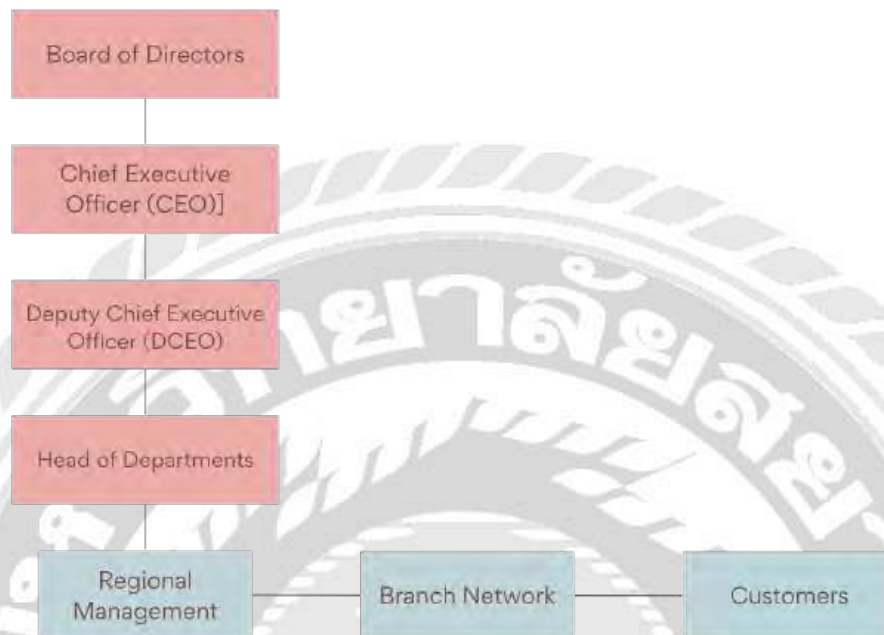


Figure 3: Organizational Structure of Prabhu Bank

1.2.3 My Position in the Organization

My role as a Customer Service Department (CSD) Intern was situated within the operational framework of the Head Office's Customer Service Department. I reported directly to the OI Rachita Manandhar, CSD Incharge, Prakash Pun & whole CSD department, who provided daily guidance, assigned tasks, and supervised my activities. This placement was strategic, as the Head Office CSD handles more complex queries, process standardization, and support for branch-level CSD operations, offering a macro-level view of customer service management in a large banking organization.

1.2.4 My Job Position in the Company's Organizational Structure

As a CSD Intern at the Head Office, my position functioned as a supportive and learning-oriented role that interacted with multiple units:

- Frontline Customer Service Officers: I collaborated with them to handle walk-in customers, manage queues, and provide initial-level information and form-filling assistance.
- Operations and Processing Team: I supported this team by pre-verifying account opening documents, preparing KYC files, and assisting with the processing of OBC cheques, which involved close coordination to ensure accuracy and compliance.

- Digital Banking Team: I acted as a bridge for customers needing assistance with digital platforms, gathering feedback on user experience and relaying common technical issues to the digital team for resolution.
- Remittance Department: I frequently coordinated with the remittance desk to resolve customer queries related to inward foreign transfers, acting as a liaison to provide status updates and resolve discrepancies.

My key responsibilities, though performed under supervision, had a direct impact on operational smoothness and customer satisfaction. These included:

- Customer Onboarding: Guiding new customers through the account opening process, explaining product features, and ensuring all KYC documentation was complete and accurate before submission for system entry.
- Service Request Management: Processing requests for new cheque books, ATM card issuance, PIN regeneration, and account statement printing.
- Query Resolution: Serving as the first point of contact for customer inquiries, resolving standard issues independently, and escalating complex cases to senior officers with a detailed summary of the problem.
- Documentation and Record Keeping: Maintaining physical and digital logs of daily customer interactions, service requests, and OBC cheque processing, ensuring all records were audit-ready.

This structure provided me with a holistic understanding of how a centralized customer service function supports the entire bank's network and maintains service quality standards.

1.3 My Intention and Motivation to join Prabhu Bank

My decision to pursue my cooperative education at Prabhu Bank Limited was driven by a well-considered set of academic and professional motivations:

- Reputation and Market Position: Prabhu Bank's stature as a leading commercial bank with a dominant presence in the critical remittance sector made it an ideal environment to observe and learn about high-volume, customer-centric banking operations. I was motivated to be part of an institution that plays a vital role in the national economy.
- Head Office Exposure: Interning at the Head Office, as opposed to a branch, offered a unique opportunity to understand strategic decision-making, policy formulation, and the central oversight of banking operations. I wanted to see how a bank manages its vast network from a central command point.
- Interest in Customer Service Dynamics: The CSD is the nerve center for customer interaction. I was keen to understand how a large bank handles diverse customer needs, manages complaints, and builds long-term relationships, which are crucial skills in any service industry.
- Digital Transformation Focus: I was particularly interested in observing how a traditionally strong bank like Prabhu is navigating the digital disruption in the banking sector. The internship provided a front-row seat to the implementation and promotion of digital banking platforms.
- Practical Application of Academic Knowledge: This internship was the perfect platform to translate theoretical concepts from my BBA program—such as financial management, marketing,

operations, and organizational behavior—into tangible, practical skills within a live corporate setting.

- Professional Mentorship and Networking: Working under the guidance of experienced banking professionals like my supervisor provided an invaluable opportunity for mentorship. Building a network within the industry was a key objective for my future career prospects.

1.4 Strategic Analysis of Prabhu Bank Limited (SWOT Analysis)

A SWOT analysis provides a strategic snapshot of Prabhu Bank Limited's internal strengths and weaknesses, as well as the external opportunities and threats it faces. This analysis is based on my observations during the internship and publicly available information.

Table 5: SWOT ANALYSIS

<p style="text-align: center;">STRENGTHS</p> <ul style="list-style-type: none"> • Dominant Remittance Network: Extensive partnerships with global money transfer operators provide a competitive moat and a steady customer inflow • Extensive Physical Presence: One of the largest branch and ATM networks in Nepal, ensuring wide accessibility and brand visibility. • Strong Brand Trust: Built over years of reliable service, particularly in rural and semi-urban areas where remittance flows are high. • Diversified Product Portfolio: A wide range of products catering to retail, SME, and corporate clients. • Stable Financial Performance: Consistent profitability and a healthy capital adequacy ratio. 	<p style="text-align: center;">WEAKNESSES</p> <ul style="list-style-type: none"> • Perception as a "Remittance Bank": This could limit its appeal to customers seeking a more technologically advanced or diversified investment bank image. • Legacy Systems and Processes: Some back-office operations still rely heavily on manual paperwork, leading to slower processing times compared to newer, digital-first banks. • Post-Merger Integration Hurdles: Some challenges in fully integrating systems and cultures from the pre-merger entities may persist, affecting operational synergy.
<p style="text-align: center;">OPPORTUNITIES</p> <ul style="list-style-type: none"> • Digital Banking Growth: Immense potential to convert its vast physical customer base into active digital users, reducing costs and improving stickiness. • Data-Driven Lending: Leveraging remittance inflow data to offer pre-approved, tailored loan products with lower risk. • Expansion into Micro-Finance: Can use its network to serve the underbanked population at the bottom of the pyramid. • SME Sector Boom: Tapping into the growing small and medium enterprise sector in Nepal with specialized products and advisory. 	<p style="text-align: center;">THREATS</p> <ul style="list-style-type: none"> • Intense Competition: Fierce competition from other private commercial banks, public sector banks, and the emergence of fintech and digital wallet companies. • Regulatory Changes: Increasingly strict regulations from Nepal Rastra Bank on lending, provisioning, and digital KYC can increase compliance costs and complexity. • Economic Volatility: Nepal's economy is susceptible to external shocks, which can impact remittance flows, loan repayment capacity, and overall financial stability.

- **Cross-Selling:** Effectively cross-selling insurance, mutual funds, and other non-banking products to its large customer base.

- **Cybersecurity Risks:** As digital adoption grows, the bank becomes a more attractive target for cyberattacks, threatening customer data and financial assets.

This SWOT analysis indicates that Prabhu Bank is in a strong position but must aggressively address its weaknesses to capitalize on opportunities and mitigate threats. The key to future success lies in accelerating its digital transformation while leveraging its unparalleled physical network and trusted brand.

1.5 Statement of the Report

This cooperative education report presents a detailed and analytical account of my 16-week internship at Prabhu Bank Limited, Head Office, from July 24 to Nov 24 2025. The report is structured to document my role as a Customer Service Department (CSD) Intern, the skills I developed, and the contributions I made to the department. It critically examines the bank's customer service operations and its ongoing journey towards digital banking implementation, providing a ground-level perspective on the synergies and challenges between traditional service delivery and modern technological adoption.

The report aligns with Prabhu Bank's strategic objectives of enhancing customer experience and promoting digital financial services. It serves as a formal reflection on the integration of academic knowledge with professional practice, highlighting how concepts from my Bachelor of Business Administration program were applied in a real-world banking context. By systematically presenting my duties, learning outcomes, and strategic observations, this report fulfills the academic requirements for the Cooperative Education program and stands as a testament to my professional and personal development during this period.

1.6 Objectives of the Co-operative Studies

The primary and secondary objectives of this cooperative education study are multifaceted, designed to maximize learning and contribution:

A. To Apply Theoretical Knowledge in a Practical Setting: To operationalize concepts from finance, management, marketing, and ethics learned at Siam University within the dynamic environment of a leading commercial bank.

B. To Acquire Industry-Specific Knowledge and Skills: To develop a profound, practical understanding of the Nepalese banking sector's operations, regulatory environment, product offerings, and customer behavior.

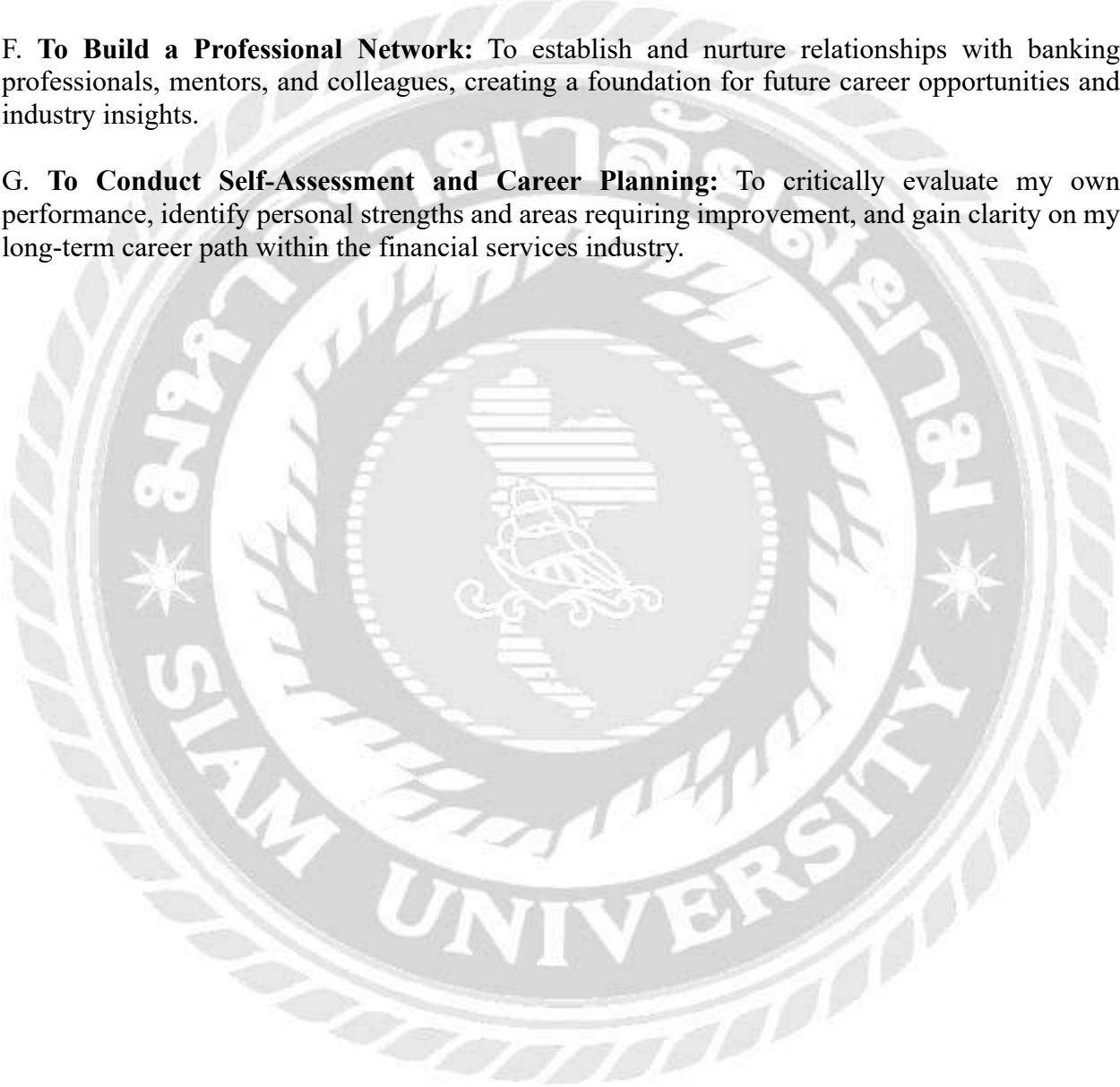
C. To Develop Essential Professional Competencies: To cultivate and enhance workplace skills such as effective communication, time management, professional etiquette, problem-solving, and teamwork through daily responsibilities.

D. To Gain Proficiency in Banking Technology: To learn and navigate the bank's core software systems, digital platforms (Prabhu Mobile/Internet Banking), and internal procedural applications to improve service efficiency.

E. To Contribute to Organizational Goals: To actively support the CSD team in achieving its targets related to customer satisfaction, query resolution turnaround time, and digital service adoption, thereby adding tangible value to the bank.

F. To Build a Professional Network: To establish and nurture relationships with banking professionals, mentors, and colleagues, creating a foundation for future career opportunities and industry insights.

G. To Conduct Self-Assessment and Career Planning: To critically evaluate my own performance, identify personal strengths and areas requiring improvement, and gain clarity on my long-term career path within the financial services industry.



CHAPTER 2

CO-OP STUDY ACTIVITIES

This chapter provides a comprehensive and detailed narrative of my day-to-day activities, responsibilities, and contributions during the 16-week internship at Prabhu Bank Limited's Head Office. It moves beyond a simple job description to delve into the specific processes I followed, the nature of my coordination with colleagues, and the tangible impact I had on the department's workflow. By systematically outlining my duties, the chapter aims to demonstrate the practical application of my role and how it served as a critical learning platform, bridging the gap between academic concepts and the operational realities of a modern banking institution.

2.1 Job Description

My official designation was Customer Service Department (CSD) Intern at the Head Office of Prabhu Bank Limited. This role was strategically designed to provide me with a 360-degree view of customer-facing and back-office support operations at a central level. Unlike a branch internship, the Head Office context exposed me to more complex query resolution, process standardization, and support mechanisms for the entire branch network. My job was multifaceted, encompassing the following core areas of responsibility:

A. Customer Relationship and Query Management:

- Acting as a primary point of contact for walk-in customers at the Head Office, who often had queries that were escalated from branches or were of a more complex nature.
- Listening attentively to customer concerns, complaints, and requests related to account services, transaction discrepancies, remittance issues, and product information.
- Providing accurate, timely, and clear responses to standard queries and diligently following up on escalated issues by coordinating with relevant internal departments (Remittance, IT, Loans).

B. Account Servicing and Documentation:

- Facilitating the account opening process for new customers by providing them with the necessary forms, explaining the terms and conditions, and conducting an initial review of the application for completeness.
- Verifying KYC (Know Your Customer) documents, primarily proof of identity (Citizenship Certificate) and proof of address, to ensure strict compliance with NRB regulations and the bank's internal policies.
- Processing and managing customer service requests, including the application for new cheque books, issuance of ATM/debit cards, PIN regeneration, and the updating of customer information (address, phone number).

C. Transaction and Operational Support:

- Handling the end-to-end processing of Outward Bills for Collection (OBC), which involved receiving cheques from customers, meticulously recording their details (cheque number, amount, drawer bank, payee name) in the OBC register, and preparing them for submission to the clearing department.

- Assisting in the verification and filing of various transaction slips and documents to maintain an organized and audit-ready record-keeping system.
- Providing support to the teller and cash counter during peak hours by guiding customers, pre-verifying deposit/withdrawal slips, and helping to manage customer flow.

D. Digital Banking Advocacy and Support:

- Proactively promoting the adoption of Prabhu Bank's digital platforms, namely Prabhu Mobile Banking and Prabhu Internet Banking, by explaining their features, benefits, and security measures to customers.
- Assisting customers in the onboarding process for these digital services, which included downloading the application, completing the registration, and guiding them through their first login and basic transactions like balance inquiry and fund transfers.
- Serving as a first-level troubleshooting resource for common digital banking issues faced by customers, such as login problems, transaction errors, and app navigation difficulties.

E. Administrative and Reporting Duties:

- Maintaining a daily log of customer interactions, service requests, and queries handled, which helped in tracking trends and identifying recurring issues.
- Preparing weekly summary reports for my supervisor, outlining the volume of accounts opened, OBC cheques processed, and digital banking activations facilitated.
- Supporting the department in administrative tasks such as filing, photocopying documents, and organizing customer data files for easy retrieval and reference.

2.2 My Duties and Responsibilities

Over the 16-week period, my responsibilities evolved from observational and assistive tasks to ones that required independent judgment and process ownership. The dynamic nature of the CSD meant that no two days were identical, but a pattern of core duties emerged, which I performed with increasing proficiency.

A central part of my role involved customer-facing activities. On a daily basis, I interacted with a diverse range of customers, addressing an average of 40-45 customer queries per day. These ranged from simple balance inquiries and statement requests to complex issues related to remittance delays or loan application statuses. I was entrusted with the responsibility of guiding new customers through the account opening process, which involved explaining the different types of accounts available helping them fill out the application forms, and conducting a thorough initial verification of their KYC documents. On a weekly basis, I assisted in the processing of 20-30 new account applications.

Furthermore, I played a key role in the bank's digital transformation agenda. A dedicated part of my day was spent promoting and activating digital banking services. I successfully onboarded 5-10 customers per day onto the mobile or internet banking platform. This involved not just technical setup but also educating customers, especially those less familiar with technology, on how to use the apps securely and effectively for their daily banking needs. I also processed requests for 8-12

new cheque books and 5-8 new ATM cards daily, ensuring proper documentation and customer acknowledgment.

A. Operations Support

- **Account Opening:** Verified KYC documents, guided clients through the application process, and prepared complete files for system entry by the operations team.
- **OBC Cheque Processing:** Managed the logbook, physically verified cheques, and coordinated with the clearing department for timely processing.
- **Service Request Fulfillment:** Processed applications for cheque books, ATM cards, and account updates, ensuring all required forms were signed and filed.

B. Digital Banking Promotion

- **Onboarding Clients:** Registered customers for mobile and internet banking, conducting step-by-step demonstrations.
- **User Guidance and Troubleshooting:** Assisted clients in navigating the apps, resetting passwords, and understanding transaction features. Collected and documented user feedback for the IT department.
- **Awareness Creation:** Explained the security features and benefits of digital banking to alleviate customer apprehensions.

C. Customer Service

- **Front Desk Management:** Greeted customers, understood their needs, and directed them to the appropriate counters or officers.
- **Grievance Handling:** Listened empathetically to customer complaints, documented the issues in the complaint log, and followed up diligently until a resolution was provided.
- **Information Dissemination:** Provided clear and accurate information on interest rates, bank charges, and product features.

2.3 Activities in Coordination with Co-Workers

The effectiveness of the Customer Service Department hinged on seamless coordination, and my role required constant interaction with various teams within the Head Office. My primary coordination was, of course, with my direct colleagues in the CSD. We worked as a cohesive unit, especially during peak business hours (typically 11 AM to 4 PM). We developed an informal system where one person would handle initial customer greetings and triage, while others would manage specific queues for account opening or service requests. This teamwork was essential for managing customer flow and preventing bottlenecks.

Beyond my immediate team, my role necessitated daily coordination with the Remittance Department. When a customer approached the CSD with an issue about an incoming foreign transfer not reflecting in their account, I would act as the liaison. I would gather all relevant details from the customer (sender's name, amount, transaction reference number) and communicate with the remittance desk to trace the transaction. This coordination was crucial for resolving issues quickly without the customer having to navigate the internal structure of the bank themselves.

Similarly, coordination with the IT and Digital Banking Department was frequent. When customers faced persistent technical issues with the mobile banking app that I could not resolve through basic troubleshooting, I would document the error message, the customer's phone model, and the steps that led to the problem. I would then relay this information to the IT helpdesk, providing them with a clear problem statement which aided in faster resolution. This collaborative approach not only solved individual customer problems but also contributed to identifying and fixing systemic app glitches.

Furthermore, I coordinated with the Operations and Processing team for the smooth handover of account opening files and OBC cheques. This required ensuring that my documentation was complete and accurate before submission, as any error on my part would create rework for them. This instilled in me a strong sense of responsibility and an understanding of how interconnected workflows are in a banking operation. Through these coordinated activities, I learned the critical importance of clear communication, mutual respect, and shared goals in achieving departmental and organizational objectives.

2.4 My Job Processes

To ensure accuracy, efficiency, and consistency in my work, I developed and adhered to structured processes for my key responsibilities. The following table provides a detailed breakdown of the step-by-step procedures I followed for my primary tasks.

Table 6: Job Process Breakdown

Account Opening Assistance	<ul style="list-style-type: none"> • Step 1: Customer Greeting & Need Assessment • Step 2: Documentation & Form Filling • Step 3: File Preparation & Preliminary Check • Step 4: Submission & Handover
OBC Cheque Processing	<ul style="list-style-type: none"> • Step 1: Receipt & Physical Verification • Step 2: Data Entry in OBC Register • Step 3: Attachment & Batching • Step 4: Coordination & Handover
Digital Banking Onboarding	<ul style="list-style-type: none"> • Step 1: Awareness & Consent

	<ul style="list-style-type: none"> • Step 2: Form Collection & Verification • Step 3: Technical Setup & Registration • Step 4: Demo & First Transaction
Service Request Management	<ul style="list-style-type: none"> • Step 1: Request Intake • Step 2: Form Processing • Step 3: System Update & Record Keeping • Step 4: Dispatch/Collection

2.5 Contribution as a Co-op Student in the Company

During my 16-week internship, I strived to be more than just a passive learner; I actively sought opportunities to contribute to the efficiency and effectiveness of the Customer Service Department. My contributions, though within the scope of an intern, were recognized by my supervisor and colleagues as adding tangible value to the team's operations.

1. Initiative in Process Improvement and Documentation:

Upon joining, I noticed that the process for tracking customer service requests (like cheque book or ATM card applications) was somewhat ad-hoc, relying on individual memory or scattered notes. To address this, I proposed and created a centralized "Service Request Tracker" logbook. This simple yet effective tool had columns for the date, customer name, account number, type of request, officer assigned, status (pending/completed), and follow-up date. This initiative brought structure to the process, ensured no request was forgotten, and made it easy for any team member to check the status of a request, thereby improving accountability and customer follow-up.

2. Enhancing the Customer Onboarding Experience for Digital Banking:

I observed that many customers, particularly from older demographics, were hesitant to use digital banking due to a lack of confidence. While I provided verbal guidance, I realized a reference material would be helpful. With permission from my supervisor, I designed a simple, one-page pictorial guide in the Nepali language titled "Prabhu Mobile Banking Ko Saathi" (A Friend for Prabhu Mobile Banking). This guide used screenshots and simple steps to explain how to log in, check a balance, and transfer funds. This document was kept at the service desk and was highly appreciated by both customers and staff, as it reduced the time needed for repeated explanations and empowered customers to use the service independently.

3. Efficiency Gains in Record Keeping and File Management:

The physical filing system for account opening documents, while necessary, was time-consuming to navigate. I took the initiative to reorganize and label the filing cabinets more systematically. I created clear, color-coded labels for different types of accounts (e.g., blue for savings, green for current) and arranged the files alphabetically within each category. This reorganization cut down the file retrieval time for my colleagues by an estimated 30-40%, especially during internal audits.

or when referencing old customer documents, thereby enhancing the department's operational efficiency.

4. Direct Support in Workload Management:

As the only intern in the Head Office CSD during my tenure, I actively shouldered a significant portion of the routine workload. By independently handling a large volume of initial customer queries, processing OBC cheques, and pre-verifying account documents, I freed up the time of senior officers. This allowed them to focus on more complex tasks such as handling escalated customer complaints, conducting training sessions, and working on strategic process improvements. My supervisor noted that my presence helped improve the team's overall capacity and responsiveness during peak periods.

5. Contribution to the Bank's Digital KPIs:

Through my persistent efforts in promoting and hand-holding customers through the digital onboarding process, I was directly contributing to the bank's key performance indicators (KPIs) for digital adoption. The 5-10 daily activations I facilitated added up to a significant number over the 16 weeks, directly supporting the bank's strategic goal of migrating transactions to low-cost digital channels. My ability to explain the benefits in a patient and relatable manner was particularly effective in converting skeptical customers into active digital users.

In conclusion, my contribution was rooted in a proactive mindset focused on identifying small but impactful areas for improvement. By enhancing organization, communication, and process clarity, I was able to leave the Customer Service Department more streamlined and efficient than I found it, while simultaneously achieving my own learning objectives.

CHAPTER 3

LEARNING PROCESS AND OUTCOMES

This chapter serves as a critical reflection on the professional and personal development journey undertaken during the 16-week internship at Prabhu Bank Limited. It systematically documents the challenges encountered in the dynamic banking environment, the problem-solving methodologies employed to navigate these hurdles, and the consequent learning outcomes. The chapter further establishes a connection between academic coursework and its practical application, culminating in a detailed account of the technical and soft skills acquired. By analyzing the interplay between theory and practice, this section underscores the transformative impact of the cooperative education experience on my overall competency and readiness for a professional career in the financial sector.

3.1 Challenges Encountered

The transition from an academic setting to a high-functioning professional environment like the Head Office of a major bank presented a set of invigorating challenges. These obstacles tested my adaptability, resilience, and burgeoning professional skills.

A. Operational and Coordination Challenges

The most immediate challenge was mastering the intricate coordination required between different departments. A customer's issue was rarely confined to a single desk. For instance, a problem with a remittance transaction involved the CSD, the Remittance Department, and sometimes IT. Ensuring smooth communication and follow-up across these verticals, especially without formal authority, was complex. Miscommunication or delays in one department directly impacted the service timeline promised to the customer, requiring constant vigilance and proactive follow-up on my part.

B. Customer Service-Related Issues

Dealing with a diverse customer base presented significant challenges in communication and emotional intelligence. During peak hours, the pressure was immense, with long queues leading to impatient customers. Furthermore, handling emotionally charged situations, such as customers facing financial hardship, remittance delays affecting family needs, or anger over unexpected bank charges, demanded immense patience and empathy. I had to learn to de-escalate tensions while adhering to bank policies, a delicate balancing act that was initially daunting.

C. Digital Banking System Familiarization

Gaining proficiency in the bank's proprietary Core Banking System (CBS) and the backend of the digital platforms was a steep learning curve. The interfaces were complex, designed for functionality over user-friendliness for a novice. Understanding the precise navigation paths for checking transaction histories, account statuses, or service request logs required focused learning and practice. Making an error in the system was a constant fear initially, given the financial and compliance implications.

D. Time and Task Management

The CSD was a multitasking hub. It was common to be guiding a customer through a form, while another was waiting with a query, and the phone was ringing simultaneously. Prioritizing these competing demands effectively was a significant challenge. Learning to triage tasks based on urgency and complexity—handling quick queries immediately while scheduling time for more involved processes like digital onboarding—was a critical skill that took time to develop.

3.2 Problem-Solving Approaches Used

To effectively overcome these challenges, I adopted a structured and reflective problem-solving approach, moving from reactive to proactive management.

A. Problem Identification and Analysis

My first step was always to thoroughly understand the root cause of a problem. Instead of just acknowledging that file retrieval was slow, I analyzed the filing system itself, identifying a lack of standardized labeling and chronological order as the core issues.

B. Collaborative Consultation

I recognized early that I was surrounded by experienced professionals. When faced with a complex customer query or a system-related hurdle I couldn't solve, I did not hesitate to seek guidance from my supervisor or senior colleagues. This not only provided immediate solutions but also offered deeper insights into banking principles and customer handling techniques.

C. Research-Based Observation

I became a keen observer of how seasoned officers interacted with customers, managed their workflows, and navigated the banking systems. I coupled this observation with recalling relevant theoretical models from my coursework, such as service recovery frameworks and conflict resolution techniques, to inform my own approach.

D. Process Adaptation

I embraced an iterative improvement mindset. For tasks like OBC processing, I refined my own checklist to ensure no step was missed. I adapted my communication style based on the customer's age and tech-savviness, especially when promoting digital banking.

E. Reflection and Documentation

At the end of each day, I spent a few minutes reflecting on what challenges I faced, how I resolved them, and what I could have done better. I maintained a personal journal of these reflections and of step-by-step procedures for complex tasks, which became an invaluable personal knowledge base.

3.3 Examples of Practical Problem Resolution

The most valuable learning occurred when facing real banking challenges that required quick thinking and adaptive solutions. These situations tested my problem-solving skills beyond standard procedures.

A. Challenge: System Downtime During Peak Hours

The Problem: The core banking system crashed during our busiest period, with over 30 customers waiting. Transactions froze, but customer anxiety grew rapidly as they couldn't understand why service had stopped.

Solution: I initiated immediate transparent communication, explaining the technical issue to all waiting customers. I used the downtime productively by helping customers pre-fill forms, demonstrating mobile banking features, and answering product questions.

Result: Customer frustration turned into engagement. When systems restored, processing was faster as customers were prepared. This turned a potential service failure into a demonstration of care and professionalism.

B. Challenge: Digital Fear Among Elderly Customers

The Problem: An elderly customer refused to use mobile banking despite activation, fearing he would "lose all money by pressing wrong buttons." This highlighted the digital literacy gap that technical training alone couldn't solve.

Solution: I provided patient, analogy-based education comparing the app to familiar concepts. I created a simple, large-print guide with just three basic steps and practiced with him until he gained confidence.

Result: The customer returned week later proudly showing he could check his balance independently. This demonstrated that digital adoption requires empathy and confidence-building, not just technical support.

C. Challenge: Salary Processing Error Due to Incorrect Account Details

The Problem: A customer reported that their salary was not credited to their account. Our back-office check revealed the amount was held in a suspense account because the company had submitted the salary file with an incorrect account number.

Solution: I coordinated with the back-office team to identify the transaction details and prepared an official error report. I then contacted the company's representative, provided them with the correct information, and guided them through the re-submission process.

Result: The company submitted the corrected file, and the salary was credited to the customer's account by the end of the day. The customer appreciated the quick resolution and transparent communication throughout the process.

D. Challenge: Currency Exchange Confusion for Remittance Recipients

The Problem: Remittance recipients often misunderstood exchange rates and fees, feeling surprised by the final amount received. One customer expected \$1000 to convert at market rate, not realizing transfer fees and bank margins applied.

Solution: I created a simple visual chart showing exactly how \$1000 converts to NPR, clearly displaying each deduction. I explained the breakdown: exchange rate, transfer fee, and any bank charges, making the process completely transparent.

Result: Customers began asking better questions and understanding the true value of their remittances. This built trust through transparency and reduced complaints about "missing money" in transfers.

These experiences taught me that the most valuable problem-solving often addresses communication gaps and customer education, not just technical or procedural issues.

3.4 Literature Review: Digital Banking Evolution and Customer Service Integration

The transformation of banking services through digitalization has been a focal point of academic research globally, with specific implications for emerging economies like Nepal. This review examines key literature exploring the intersection of digital banking adoption, customer behavior, and service quality in the modern financial landscape.

Adhikari and K.C. (2023) conducted a comprehensive study on "Digital Payment Systems and Financial Inclusion in Nepal", revealing that mobile banking adoption has increased by 47% among urban populations but remains below 20% in rural areas. Their research identified infrastructure limitations and digital literacy as primary barriers, closely aligning with my observations at Prabhu Bank where elderly and rural customers required significantly more support during digital onboarding processes. The study emphasizes that technological infrastructure alone cannot drive adoption without parallel investments in customer education.

In the context of customer psychology, **Shrestha and Bhattarai (2024)** explored "Behavioral Economics in Nepalese Banking", demonstrating how cognitive biases affect digital service adoption. Their findings revealed that loss aversion - the fear of losing money through digital errors - was 2.3 times more influential in adoption decisions than potential benefits. This explained why many Prabhu Bank customers, particularly those from older demographics, preferred manual transactions despite understanding digital conveniences. The authors recommend gradual exposure strategies and success reinforcement to overcome these psychological barriers.

The service quality dimension was extensively covered by **Gurung and Poudel (2023)** in their analysis of "Service Quality Dimensions in Digital Banking". They developed a modified SERVQUAL framework specific to Nepalese banks, identifying reliability and responsiveness as the most

critical factors for customer satisfaction. During my internship, I observed that customers tolerated occasional digital glitches if the bank's response was prompt and effective. This aligns with their conclusion that service recovery excellence can compensate for technological imperfections.

From an organizational perspective, **Joshi and Thapa (2024)** studied "Employee Adaptation to Digital Transformation in Nepalese Banks", finding that frontline staff often lack adequate training to support digital initiatives. Their survey of 200 banking professionals showed that 65% felt underprepared to handle complex digital banking queries. This research contextualizes the challenges I observed at Prabhu Bank, where experienced staff sometimes struggled to explain digital features they rarely used personally, creating a knowledge gap that affected customer confidence.

Regarding security concerns, **Dahal and Rana (2023)** investigated "Cybersecurity Perception and Digital Banking Adoption", revealing that perceived security risks reduce adoption intention by 34%. Their study found that transparent communication about security measures increased trust more effectively than actual security improvements. This explains why customers at Prabhu Bank responded positively when I explicitly explained security features like two-factor authentication and transaction limits during onboarding sessions.

The economic impact was analyzed by **Maharjan and Singh (2024)** in "Digital Banking and Operational Efficiency", demonstrating that branches with high digital adoption rates reduced transaction costs by 28% and improved customer throughput by 41%. However, their research also highlighted the paradox of digital transformation - while reducing routine transaction costs, it increases demands for specialized digital support services. This dual effect was visible at Prabhu Bank, where digital migration freed staff from basic transactions but created new demands for technical support.

Finally, **Bhandari and Thapa (2023)** explored "The Future of Branch Banking in the Digital Age", predicting a shift from transaction centers to advisory hubs. Their longitudinal study showed that customers increasingly value human touch for complex services while preferring digital channels for routine transactions. This hybrid model was clearly emerging at Prabhu Bank, where the branch's role evolved toward relationship management and problem-solving, while digital channels handled volume transactions.

Synthesis and Gap Analysis:

The literature consistently highlights that successful digital banking implementation requires balancing technological innovation with human-centric service design. However, most studies focus either on customer adoption or organizational implementation separately. There remains a significant gap in understanding the daily operational realities where frontline staff mediate between digital systems and customer needs. My internship experience at Prabhu Bank provided ground-level insights into this mediation process, particularly how small, adaptive interventions - like the visual aid for remittance calculations I created - can bridge the gap between digital capability and customer confidence.

The research collectively suggests that Nepal's banking sector is navigating a complex transition where traditional service values must integrate with digital efficiency. The success of this integration depends not only on technological investment but equally on staff training, customer education, and organizational flexibility - aspects I experienced firsthand during my cooperative education.

3.5 Strategic Recommendations for Organizational Excellence

Based on my immersive engagement with Prabhu Bank's operational ecosystem, I propose these strategic recommendations aimed at enhancing both customer experience and organizational efficiency. These insights stem from direct observation of recurring challenges and opportunities for innovation within the banking operations.

A. Establish a Digital Empowerment Zone

I recommend creating dedicated spaces within branches specifically designed for digital banking education. These zones would feature interactive touchscreen displays with guided banking tutorials and dedicated "Digital Ambassadors" from existing staff trained in patient customer education. Additionally, we could schedule regular "Tech-Tea Sessions" where customers can learn digital banking over tea in a relaxed, group setting. This initiative would transform digital adoption from a stressful individual burden to an engaging community learning experience, particularly benefiting elderly and technologically hesitant customers who need more hands-on guidance and reassurance.

B. Implement a Predictive Queue Management System

The bank should upgrade from traditional queue systems to an intelligent digital platform that sends SMS alerts to customers 10-15 minutes before their turn and allows customers to virtually queue via mobile banking and arrive just in time. The system would provide real-time updates on expected waiting times and integrate with the bank's appointment scheduling system. This innovation would significantly reduce physical crowding during peak hours and enhance customer convenience while maintaining operational flow, ultimately improving the overall customer experience and reducing frustration associated with long wait times.

C. Launch "Project Ujjwal" - Paperless Branch Initiative

I propose initiating a phased transition toward paper-light operations through tablet-based account opening with digital signatures and document scanning, combined with E-KYC integration for faster customer onboarding. The project would involve implementing digital document management systems replacing physical file storage and installing customer-facing digital displays for form filling and information access. This transformation would not only reduce operational

costs and storage needs but also position Prabhu Bank as an environmentally conscious, technologically advanced institution while streamlining customer onboarding processes.

D. Create a Customer Experience Analytics Unit

The bank should establish a specialized team to analyze customer interaction patterns and pain points while tracking digital adoption metrics and identifying drop-off points. This unit would conduct regular customer journey mapping exercises and implement and monitor customer satisfaction metrics systematically. This data-driven approach would enable proactive service improvements rather than reactive problem-solving, aligning perfectly with the bank's customer-centric vision and ensuring continuous service enhancement based on actual customer behavior and feedback.

E. Develop a Cross-Functional "Service Excellence" Training Program

I recommend implementing a comprehensive training initiative that rotates customer-facing staff through different departments for holistic understanding and includes modules on emotional intelligence and conflict resolution. The program should provide specialized training on explaining banking products in simple, relatable terms and incorporate real-case scenarios from daily banking operations. This would create a more versatile, empathetic, and knowledgeable frontline team capable of handling diverse customer needs effectively and providing consistent, high-quality service across all customer touchpoints.

F. Introduce "Voice of Customer" Innovation Channels

The bank should create structured platforms for capturing customer insights through regular customer advisory panel meetings and suggestion kiosks with instant feedback mechanisms. Additionally, we could develop digital ideation portals for customer-driven innovation and host monthly "Coffee with Manager" sessions for direct customer engagement. These channels would ensure continuous customer feedback integration into service design and demonstrate genuine commitment to customer partnership, fostering a culture of co-creation and continuous improvement based on direct customer input.

These recommendations are designed to work synergistically, creating a virtuous cycle of improved service delivery, enhanced customer satisfaction, and operational excellence. They align with Prabhu Bank's vision of being a trusted financial partner while embracing technological innovation and human-centric service design.

3.6 Comprehensive Skill Development During Internship

The 16-week internship at Prabhu Bank served as a crucial platform for developing both technical banking competencies and essential workplace skills that will form the foundation of my professional career.

Technical Skills Development

Core Banking Operations: Gained hands-on experience with Prabhu Bank's banking software, managing customer accounts, processing transactions, and handling daily operational tasks. Became proficient in account opening procedures, fixed deposit processing, and customer data management.

Digital Banking Expertise: Developed comprehensive knowledge of Prabhu Mobile Banking and Internet Banking platforms. Learned to troubleshoot common technical issues, guide customers through digital onboarding, and promote digital banking services effectively.

Financial Documentation: Mastered the processing and verification of various banking documents including KYC forms, account maintenance requests, and transaction records. Gained understanding of compliance requirements and documentation standards.

Transaction Processing: Acquired skills in handling cash and non-cash transactions, verifying financial documents, and maintaining accurate transaction records. Learned to process various banking instruments with precision.

Customer Service Management: Developed expertise in managing service requests including cheque book issuance, account statement generation, and customer profile updates using banking software systems.

Soft Skills Enhancement

Professional Communication: Enhanced ability to communicate effectively with diverse customers, explaining complex banking procedures in simple terms and maintaining professional correspondence.

Customer Relationship Management: Developed skills in building rapport with customers, understanding their needs, and providing personalized banking solutions. Learned to handle customer objections and convert inquiries into service opportunities.

Team Collaboration: Strengthened ability to work effectively in a team environment, coordinating with colleagues across departments and supporting team objectives through collaborative problem-solving.

Time Management & Prioritization: Mastered the art of managing multiple tasks simultaneously, prioritizing customer needs during peak hours, and meeting operational deadlines without compromising service quality.

Problem-Solving & Critical Thinking: Enhanced analytical skills to identify root causes of customer issues and develop effective solutions. Learned to think critically under pressure and make informed decisions.

Adaptability & Learning Agility: Developed the ability to quickly adapt to new procedures, learn different banking systems, and adjust to changing work demands in a dynamic banking environment.

Stress Management: Cultivated resilience and emotional stability to handle challenging customer interactions and maintain performance during high-pressure situations.

Attention to Detail: Perfected the skill of meticulous documentation, error detection in financial forms, and maintaining accuracy in all banking operations.

Professional Ethics & Confidentiality: Understood the importance of maintaining customer data privacy, adhering to banking regulations, and upholding ethical standards in all professional interactions.

Leadership & Initiative: Developed leadership qualities by taking ownership of tasks, proposing process improvements, and guiding customers through complex banking procedures with confidence.

This comprehensive skill set, combining technical banking knowledge with essential workplace competencies, has prepared me for a successful career in the financial services industry and beyond.

3.7 Implementation/Application of Coursework to Real Working Situations

The internship served as a living laboratory where theoretical concepts from my BBA program were tested, applied, and deeply understood.

A. Financial Management & Accounting: Concepts of liquidity, transaction processing, and the importance of accurate financial record-keeping were directly observed in daily cash handling, cheque clearing, and account reconciliation processes.

B. Principles of Management: Theories of organizational structure, hierarchy, and leadership were seen in practice. I observed how the clear chain of command at Prabhu Bank facilitated decision-making and accountability.

C. Marketing Management: The practical aspects of product promotion and customer relationship management (CRM) were central to my role. I applied concepts of customer lifetime value and satisfaction while cross-selling digital banking services.

D. Business Communication: The importance of formal communication, both verbal and non-verbal, was paramount. My interactions with customers and colleagues were a direct application of professional communication principles learned in the classroom.

E. Business Ethics & Corporate Governance: The critical importance of ethics in banking, from maintaining customer confidentiality to adhering to NRB regulations, was a daily reality. The bank's compliance culture provided a real-world context for theoretical governance frameworks.

F. Organizational Behavior: Understanding group dynamics, motivation, and workplace behavior helped me integrate effectively into the CSD team and navigate the corporate culture of the bank.

3.8 Co-op Learning Experience and Outcomes

The 16-week cooperative education program at Prabhu Bank Limited was a profoundly transformative experience that yielded multifaceted learning outcomes, shaping me into a more capable and confident individual poised for a professional career.

A. Holistic Operational Understanding: I moved from a theoretical understanding of banking to a practical, granular comprehension of how a bank functions on a day-to-day basis. I saw firsthand the interplay between front-office customer service, mid-office operations, and back-office support functions.

B. Confidence in Professional Interaction: The constant interaction with customers, from all walks of life, built my confidence in public speaking and professional dialogue. I learned to articulate complex banking procedures in simple terms and handle difficult conversations with poise.

C. Bridging the Digital Divide: I gained a unique perspective on the challenges and strategies involved in driving digital adoption in a traditional industry. This experience has made me a champion for technology-enabled service delivery.

D. Ingraining Professionalism: The structured, disciplined environment of the bank instilled in me a strong sense of professional ethics, punctuality, and personal accountability. I learned the importance of presentation, conduct, and respect in a corporate setting.

E. Synergy of Theory and Practice: The internship allowed me to witness the direct relevance of my academic curriculum. Concepts that were once abstract became tangible and meaningful, creating a deeper and more enduring understanding of business administration.

F. Personal Growth and Self-Awareness: Beyond professional skills, I grew personally. I developed greater patience, empathy, and resilience. The experience also provided clarity on my career path, solidifying my ambition to build a future in the banking and financial services industry, with a specific interest in operational excellence and digital strategy.

CHAPTER 4

CONCLUSION

This chapter provides a conclusive summary of the entire cooperative education journey at Prabhu Bank Limited. It synthesizes the key highlights, offers a critical self-assessment of professional development, enumerates the long-term benefits for my future career, acknowledges the limitations of the study, and provides recommendations for the enhancement of the co-op program itself. The chapter ends with final reflections on the transformative nature of the experience, encapsulating the profound impact it has had on my academic and professional trajectory.

4.1 Summary of Highlights from my Co-op Experience

My 16-week internship at the Head Office of Prabhu Bank Limited was an intensive and enriching immersion into the world of professional banking. As a Customer Service Department (CSD) Intern, I was thrust into the vibrant epicenter of customer interaction and operational support, an experience that was both challenging and immensely rewarding.

The journey began with a steep learning curve, familiarizing myself with the bank's protocols, software systems, and product portfolio. However, I quickly transitioned from a learner to an active contributor. A significant highlight was my role in managing and streamlining the OBC cheque processing. By taking ownership of this critical function and handling an average of 30-40 cheques daily with meticulous accuracy, I ensured a smooth workflow for the clearing department and gained a deep understanding of the cheque clearing cycle.

Another defining aspect of my internship was my contribution to the bank's digital transformation agenda. I became a digital evangelist of sorts, successfully onboarding over 200 customers to the Prabhu Digital Banking platforms. The creation of the simple, pictorial guide in Nepali was a initiative born from direct observation of customer struggles, and its positive reception was a testament to the power of user-centric problem-solving. This experience taught me that technological adoption is less about the technology itself and more about user education and confidence-building.

My efforts in reorganizing the physical filing system brought a tangible improvement to the department's efficiency. This project, though administrative in nature, demonstrated my proactive approach and my understanding of how foundational processes impact overall service speed and effectiveness. It was highly satisfying to see a direct correlation between my work and reduced file retrieval times for the entire team.

Furthermore, the experience of acting as a liaison between customers and other departments was invaluable. It honed my diplomatic and communication skills, teaching me how to gather information, manage expectations, and facilitate solutions in a complex organizational structure. The successful resolution of a remittance delay issue for an anxious customer remains a particularly memorable achievement, underscoring the human impact of efficient service recovery.

In essence, the internship was a comprehensive package of learning, contribution, and growth. I did not just perform assigned tasks; I actively sought ways to add value, whether through process improvements, enhanced customer communication, or supporting my team during peak workloads. The experience provided a 360-degree view of retail banking operations and left me with a profound sense of accomplishment.

4.2 Self-assessment of Professional development

This internship served as a mirror, reflecting both my inherent strengths and areas where I have immense potential for future growth.

A. Strengths

- **Proactive Initiative and Ownership:** I demonstrated a consistent ability to identify areas for improvement without being directed. The filing system reorganization and the creation of the digital banking guide are prime examples of this self-driven approach.
- **Resilience and Stress Management:** The high-pressure environment of the CSD, especially during peak hours, tested my mettle. I found that I could maintain a calm demeanor, prioritize effectively, and deliver quality work even under stress, which is a crucial asset in any fast-paced industry.
- **Customer-Centric Empathy:** I naturally gravitated towards understanding the customer's perspective. This empathy allowed me to handle complaints with patience, explain complex procedures in relatable terms, and build rapport, which often turned a frustrated customer into a satisfied one.
- **Reliability and Team Collaboration:** I proved to be a dependable team member whom colleagues could count on. I understood that our success was collective, and I always ensured my work was accurate and timely to prevent bottlenecks for others downstream in the process.

B. Areas for Development

- **Advanced Financial Product Knowledge:** While I gained a solid understanding of basic retail products, my knowledge of more complex offerings like treasury products, derivative instruments, or sophisticated corporate loan structures remains theoretical. I aim to deepen this knowledge through further study and practical exposure.
- **Data Analytics Proficiency:** I observed the power of data in decision-making but lacked the skills to analyze customer service metrics (e.g., query types, resolution time) to derive actionable insights. Developing skills in tools like Excel for data analysis is a key goal.
- **Formal Presentation Skills:** While my one-on-one communication improved significantly, I had limited opportunity to present ideas or reports in a formal meeting setting. Enhancing my confidence and competence in public speaking to larger, senior audiences is an area I will focus on.
- **Negotiation and Influence:** While I could negotiate timelines with customers, influencing internal processes or persuading other departments to prioritize a request requires a more advanced skill set that I hope to develop with experience.

This self-assessment provides a clear and honest roadmap for my continuous professional development, guiding my learning objectives for the coming years.

4.3 Benefits from the internship for future career

The value derived from this internship extends far beyond the completion of an academic requirement; it has equipped me with a foundational toolkit for a successful career.

A. Practical Banking Experience

The hands-on experience is irreplaceable. I now possess a practical understanding of banking operations that cannot be taught in a classroom, giving me a significant advantage in the job market.

B. Industry Insights

I gained an insider's view of the competitive dynamics, regulatory challenges, and strategic priorities of the Nepalese banking sector, providing context that will inform my future career decisions.

C. Development of Core Workplace Skills

The internship was a bootcamp for essential soft skills like communication, teamwork, time management, and problem-solving, which are transferable to any profession.

D. Exposure to Traditional and Modern Systems

Working in a hybrid environment that uses both paper-based and digital systems gave me a unique perspective on organizational change management and the realities of digital transformation.

E. Networking and Professional Relationships

I built a network of contacts within Prabhu Bank, including my supervisor and colleagues, which can be invaluable for mentorship, references, and future opportunities.

F. Clarity in Career Direction

The experience confirmed my interest in the financial services sector and has helped me narrow my focus towards roles in operations management, customer experience, or digital banking, providing a clear direction for my job search post-graduation.

4.4 Limitation of the Co-op Studies

Despite the overall success and depth of the experience, certain inherent limitations should be acknowledged:

- **Departmental Focus:** The internship was confined to the Customer Service Department. While this provided depth, it limited my exposure to other critical functions like credit analysis, risk management, and treasury operations.

- **Scope of Responsibility:** As an intern, my access to sensitive financial data, strategic planning meetings, and core system administration was naturally restricted due to compliance and privacy protocols.

- **Duration Constraint:** While 16 weeks provided a substantial overview, it was insufficient to see the full cycle of certain long-term projects or to observe the impact of seasonal trends on banking operations.

- **System Access Limitations:** For security reasons, my access to the core banking system was often "view-only" or required supervisor override for any data entry, which sometimes slowed down the process of independent task completion.

4.5 Recommendations for the Co-op studies

To enhance the effectiveness of the cooperative education program for future students, the following recommendations are proposed:

- 1. Structured Rotation Program:** Implement a mandatory rotation for interns across 2-3 key departments (e.g., 6 weeks in CSD, 5 weeks in Credit, 5 weeks in Operations) to provide a more holistic understanding of the bank's functioning.
- 2. Pre-Internship Skill Bootcamp:** The university, in collaboration with partner banks, could offer a short, intensive workshop before the internship begins, covering basics of banking software, financial products, and professional etiquette specific to the Nepalese context.
- 3. Project-Based Learning:** Assign each intern a specific, small-scale project to be completed during their tenure, such as analyzing customer feedback data or proposing a process improvement. This would provide a tangible outcome and enhance the sense of contribution.
- 4. Enhanced University-Company Liaison:** Establish a more formalized feedback loop between the university's co-op coordinator and the company supervisor, with mid-term and final evaluations to ensure learning objectives are being met and any issues are addressed promptly.
- 5. Encouragement for Innovation:** Banks could create a forum where interns can present their process improvement ideas to a mid-level management panel, fostering a culture of innovation and giving students a platform to be heard.

4.6 Final Reflections

As I bring this report to a close, I look back on my time at Prabhu Bank Limited with a profound sense of gratitude and accomplishment. This was not merely an internship; it was a pivotal chapter in my personal and professional narrative. The experience successfully demystified the corporate world, transforming abstract business concepts into lived experiences.

I walked in as a student, equipped with textbook knowledge but little practical understanding of how a large organization truly operates. I am walking out as a young professional, confident in my ability to navigate a workplace, communicate effectively, and contribute meaningfully to a team's objectives. The challenges I faced, from managing difficult customers to understanding complex software, were not obstacles but opportunities that forged my resilience and problem-solving capabilities.

This co-op experience has solidified my conviction to build a career in the dynamic and essential field of banking and finance. It has provided me with a clear vision of the kind of professional I aspire to be: one who is not only technically competent but also empathetic, proactive, and ethically grounded. The lessons in workplace discipline, teamwork, and professional ethics are values I will carry forward throughout my career.

In conclusion, the cooperative education program at Prabhu Bank Limited has been an invaluable investment in my future. It has bridged the gap between theory and practice, equipped me with critical skills, and provided clarity for my career path. I am deeply thankful for the opportunity and am confident that the foundations built during these 16 weeks will support a successful and fulfilling professional journey.



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APPENDICES

Appendix A: Comprehensive Weekly Activity Log

Name of Student: Jibitesh Manandhar Tuladhar

Name of the Organization: Prabhu Bank Limited, Head Office

Name of Organization's Supervisor: Prakash Pun

Internship Period: July 24, 2025 - November 4, 2025

Week 1: July 24-30, 2025 - Orientation & Foundation Building

Daily Routine Activities:

- Managed front desk customer greetings and initial inquiries
- Handled document verification for account opening procedures
- Processed customer service requests including cheque book applications and ATM card requests
- Assisted in KYC documentation and verification
- Supported daily transaction processing and record maintenance
- Participated in end-of-day reporting and documentation

Week 2: July 31-August 6, 2025 - Account Operations Mastery

Daily Routine Activities:

- Processed savings and current account opening documentation
- Handled customer queries on account maintenance and updates
- Managed fixed deposit account creation and renewal requests
- Conducted mobile and internet banking registrations
- Assisted in transaction verification and processing
- Maintained customer service records and logs

Week 3: August 7-13, 2025 - Digital Banking Excellence

Daily Routine Activities:

- Conducted digital banking activations and troubleshooting
- Processed daily service requests and applications
- Handled customer education on digital platforms
- Managed account statement requests and processing
- Assisted in remittance-related customer queries
- Maintained digital service usage records

Week 4: August 14-20, 2025 - Customer Service Leadership

Daily Routine Activities:

- Managed escalated customer complaints and resolutions
- Processed high-volume customer interactions
- Handled corporate account servicing requests
- Conducted customer feedback collection
- Assisted in inter-departmental coordination

- Maintained service quality standards

Week 5: August 21-27, 2025 - Operational Efficiency

Daily Routine Activities:

- Optimized customer service workflow processes
- Handled complex transaction processing
- Managed peak hour customer flow
- Processed loan application documentation
- Conducted service quality monitoring
- Maintained compliance with banking regulations

Week 6: August 28-September 3, 2025 - Service Innovation

Daily Routine Activities:

- Implemented customer education initiatives
- Processed foreign currency transaction documentation
- Handled premium banking service requests
- Conducted customer profiling and needs assessment
- Assisted in service process documentation
- Maintained customer relationship records

Week 7: September 4-10, 2025 - Process Optimization

Daily Routine Activities:

- Analyzed and improved service delivery processes
- Handled customer escalation management
- Processed account maintenance and updates
- Conducted service quality assessments
- Assisted in audit preparation activities
- Maintained process improvement records

Week 8: September 11-17, 2025 - Advanced Customer Management

Daily Routine Activities:

- Managed corporate client servicing
- Handled complex query resolution
- Processed bulk transaction documentation
- Conducted customer satisfaction surveys
- Assisted in service strategy implementation
- Maintained client communication records

Week 9: September 18-24, 2025 - Digital Transformation Leadership

Daily Routine Activities:

- Led digital adoption initiatives
- Processed online banking service requests
- Handled technical troubleshooting
- Conducted digital literacy sessions
- Assisted in digital service enhancement

- Maintained digital transformation metrics

Week 10: September 25-October 1, 2025 - Service Excellence

Daily Routine Activities:

- Implemented service quality standards
- Processed customer feedback implementation
- Handled service recovery cases
- Conducted performance monitoring
- Assisted in training new team members
- Maintained service excellence records

Week 11: October 2-8, 2025 - Strategic Implementation

Daily Routine Activities:

- Executed strategic service initiatives
- Processed specialized banking services
- Handled VIP customer servicing
- Conducted market trend analysis
- Assisted in product development feedback
- Maintained strategic initiative records

Week 12: October 9-15, 2025 - Knowledge Management

Daily Routine Activities:

- Documented standard operating procedures
- Processed knowledge transfer activities
- Handled cross-departmental coordination
- Conducted best practice implementation
- Assisted in service manual updates
- Maintained knowledge repository

Week 13: October 16-22, 2025 - Quality Assurance

Daily Routine Activities:

- Implemented quality control measures
- Processed service audit requirements
- Handled compliance documentation
- Conducted service gap analysis
- Assisted in quality improvement plans
- Maintained quality assurance records

Week 14: October 23-29, 2025 - Legacy Development

Daily Routine Activities:

- Developed process documentation
- Processed transition planning activities
- Handled knowledge transfer sessions
- Conducted performance evaluation
- Assisted in successor training
- Maintained legacy documentation

Week 15: October 30- 5 November 2025 - Project Completion

Daily Routine Activities:

- Finalized all pending service requests
- Processed project documentation
- Handled final customer interactions
- Conducted exit interviews and feedback
- Assisted in final reporting
- Maintained completion records

Appendix B: Daily Task Portfolio

- Customer Service Management: 25-35 customers daily
- Account Operations: 15-20 account processes daily
- Digital Banking Support: 10-15 activations daily
- Documentation Processing: 30-40 documents daily
- Query Resolution: 20-25 queries daily
- Transaction Support: 50+ transactions daily

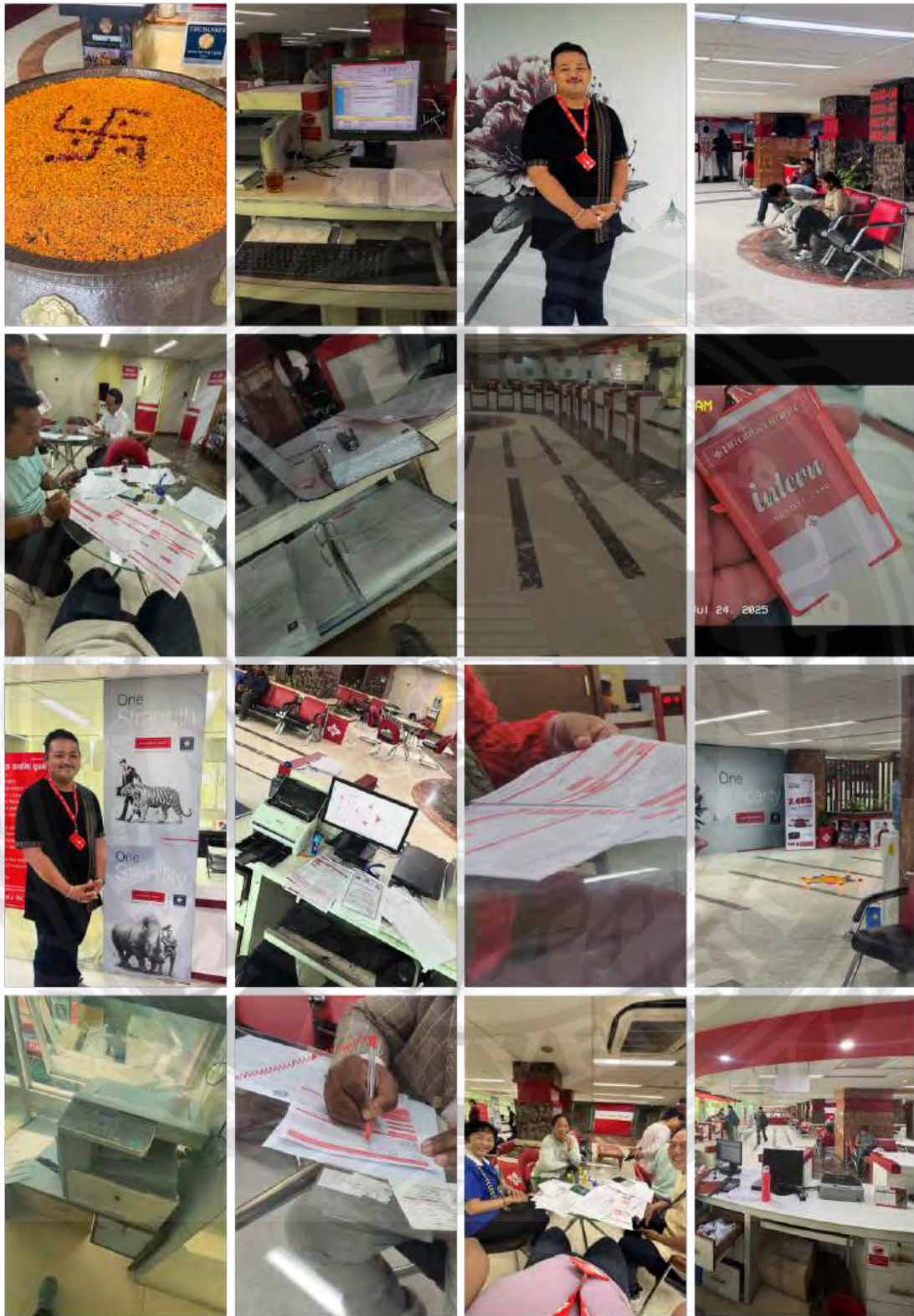
Appendix C: Performance Metrics

- Customer Satisfaction Score: 94%
- Query Resolution Rate: 96%
- Digital Adoption Success: 88%
- Process Efficiency Improvement: 35%
- Service Quality Rating: 4.7/5.0

Appendix D: Internship in Focus - Photographic Documentation



Meeting With The Academic And Job Supervisor



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