



## **COOPERATIVE EDUCATION REPORT**

Credit Appraisal and Loan Management Practices at Kumari Bank

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### **Abstract**

This report presents a comprehensive account of my 16-week internship at Kumari Bank Limited, one of Nepal's leading A-grade commercial banks, renowned for its customer-centric approach and commitment to financial excellence. During my internship in the Credit Department, I was assigned a range of responsibilities that provided hands-on exposure to the practical workings of banking operations. My tasks included handling education and personal loan processes, guiding and counseling customers, assisting clients in understanding various loan products, and supporting them throughout the documentation and paperwork procedures.

Through this internship, I bridged the gap between academic theory and real-world practice. I gained in-depth knowledge of credit analysis, loan appraisal, income assessment, and interest structures, while also understanding the importance of regulatory compliance in lending practices. Working closely with clients allowed me to develop essential skills in relationship management, effective communication, and problem-solving, which are critical for building trust and ensuring customer satisfaction in the banking sector.

Furthermore, my experience exposed me to the operational and strategic aspects of banking, including risk assessment, loan monitoring, and interdepartmental coordination. I actively observed and participated in day-to-day credit operations, which enhanced my understanding of financial decision-making processes and the role of banks in promoting economic growth.

Overall, this internship helped me strengthen my knowledge of credit management and banking operations while building practical skills like client interaction, analytical thinking, and problem-solving. The experience gave me confidence and a solid foundation to pursue a future career in finance and banking.

**Keywords:** Loan appraisal, Credit management, Banking operations, Documentation, Client engagement, KBL.

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I am also grateful to the entire team at Kumari Bank for creating a supportive learning environment and for helping me understand the operations of the credit department. Finally, I would like to thank my family and friends for their constant motivation and encouragement throughout this journey

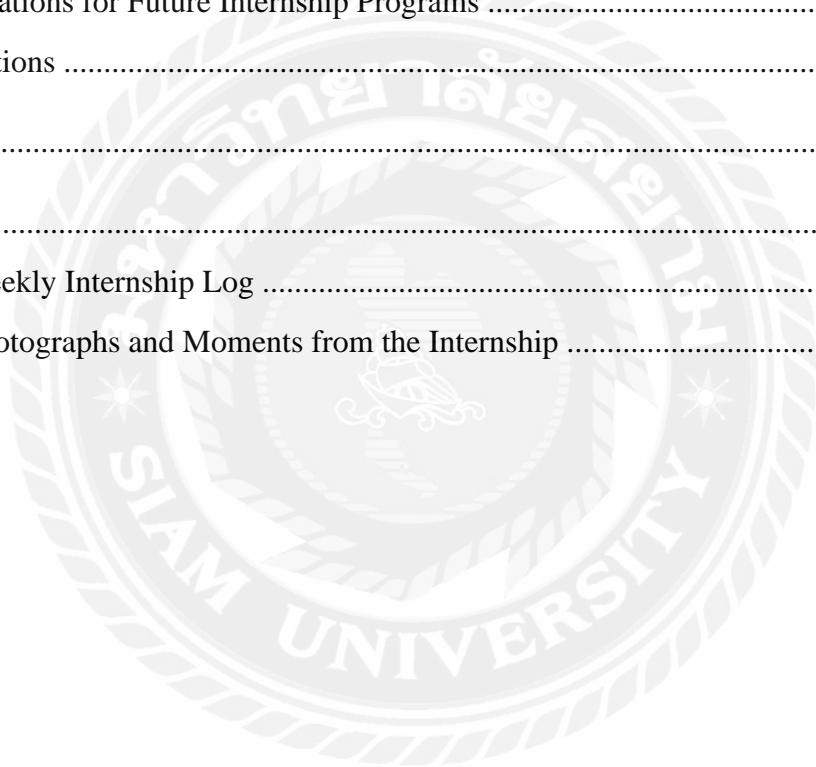
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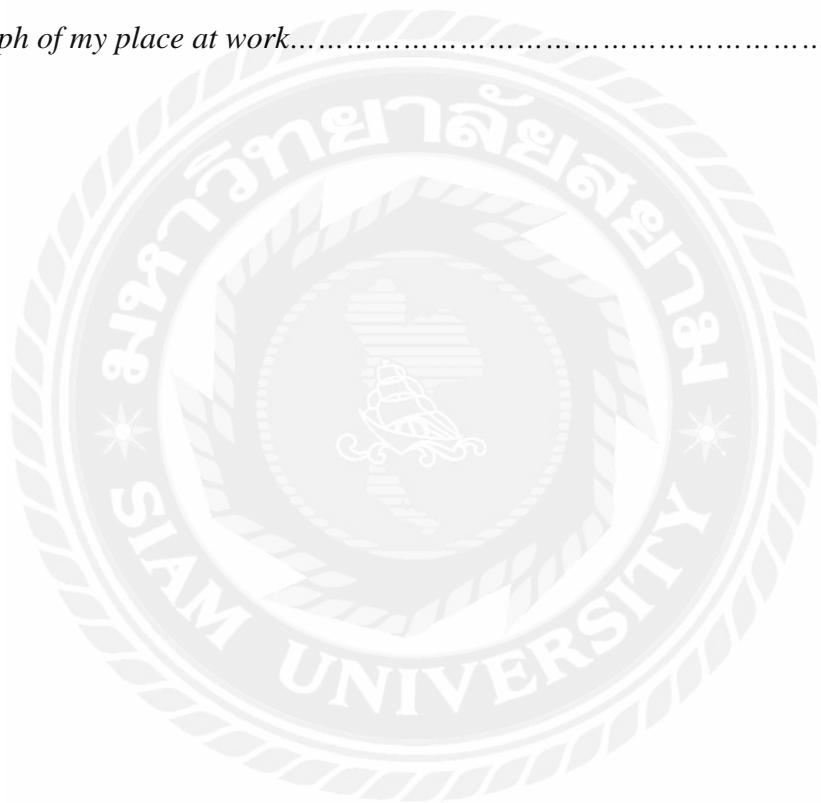
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## **List of Abbreviations**

KBL: Kumari Bank Limited

CAR → Customer Application Record

AML/CFT → Anti-Money Laundering / Countering the Financing of Terrorism

ISO → Information Security Officer

CSR → Corporate Social Responsibility

SWOT → Strengths, Weaknesses, Opportunities, Threats

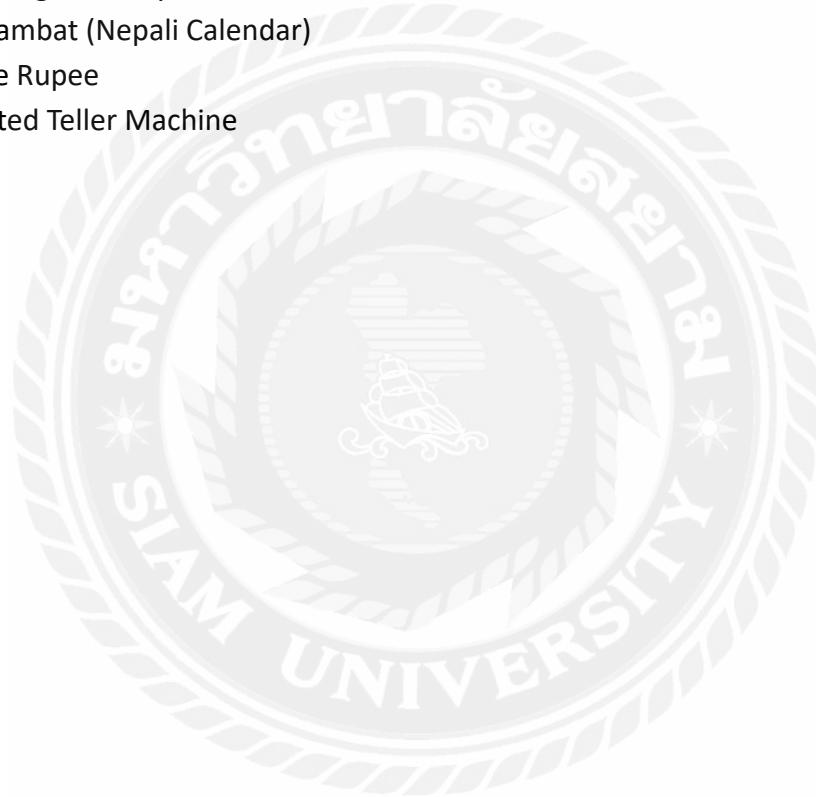
KBL → Kumari Bank Limited

LMS → Loan Management System

B.S. → Bikram Sambat (Nepali Calendar)

NPR → Nepalese Rupee

ATM → Automated Teller Machine



## Chapter 1: Introduction

This chapter provides an extensive overview of Kumari Bank Limited, one of Nepal's leading commercial A-grade banks. The following sections highlight the bank's profile, history and evolution, mission, vision, and core values, as well as the reasons behind my decision to join Kumari Bank for my cooperative education studies.

### 1.1.1 Company Profile



Figure 1 : Kumari Bank Logo

Kumari Bank Limited came into existence as the fifteenth commercial bank of Nepal, commencing its banking operations on Chaitra 21, 2057 B.S (April 03, 2001), to provide competitive, modern banking services in the Nepalese financial market. The Bank has a paid-up capital of NPR 26.23 billion. Kumari Bank Limited provides a wide range of modern banking services through 418 points of representation located in various urban, semi-urban, and rural parts of the country, with 302 branches, 50 extension counters, and 48 Branchless Banking Units. The Bank is recognized as an innovative and fast-growing institution that always strives towards customer satisfaction. It has transparent business practices, professional management, corporate governance, and Total Quality Management as its organizational mission.

The Bank has pioneered in providing Digital banking services like Internet Banking and Mobile Banking, QR payments. With the implementation of Core Banking Software, FINACLE (Version 10.2.25), the Bank is confident that it will provide a robust, ultra-modern banking platform for

all customers nationwide. The Bank has been offering both Domestic and International Visa Debit and Credit Cards, accessible in all Visa-linked ATMs in Nepal and India. It serves 318 ATMs and - POS terminals across the country. Along with this, the Bank offers the latest digital banking services such as Mobile banking, Viber banking, Omni Channel and QR payments. The Bank acquired Kasthamandap Development Bank Ltd., Paschimanchal Finance Co. Ltd., Mahakali Bikash Bank Ltd., and Kankrebihar Bikash Bank Ltd. in June 2017, with the objective of fulfilling the directive issued by Nepal Rastra Bank to attain a paid-up capital of NPR 8 billion. Further to that, the Bank acquired Deva Bikas Bank Limited, and a joint operation commenced on July 12, 2020. On January 01, 2023, Nepal Credit and Commerce Bank Limited was merged with Kumari Bank Limited to jointly operate in the name of Kumari Bank Limited.

### **1.1.2 Vision**

Kumari Bank vision is to be “the most preferred financial partner for its customers, a center of career growth for its employees, and a creator of long-term value for its shareholders, while actively contributing to the development of Nepal’s financial sector and the overall economic welfare of the nation”

### **1.1.3 Mission**

The mission of Kumari Bank strives to be the preferred financial partner for its customers, a hub for professional growth for its employees, and a driver of sustainable value for its shareholders, while contributing to the advancement of Nepal’s financial sector and the nation’s economic prosperity

### **1.1.4 Product Ranges and Services**

Kumari Bank Limited offers a wide range of financial products and services to meet the diverse needs of its customers. By combining traditional banking with modern digital solutions, the bank provides opportunities for saving, investing, borrowing, and convenient financial management. These offerings are categorized into Deposit Products, Loan Products, and Digital Products.

## 1. Deposit Products

Kumari Bank provides various deposit schemes aimed at helping customers save, invest, and plan for their future. These products are designed for different customer segments, including families, professionals, senior citizens, and youth, offering both flexibility and attractive returns.

Major deposit products include:

Shareholders Saving Account	LCY Call Account
Kumari Pariwar Surakchya Bachat	Youth Saving Account
Khata	Kumari Swastha Jeevan Bachat
Kumari Saving Account	Khata
Kumari Dhanabridhhi Recurring	Hereko Herai Bachat Khata
Deposit	Mission Rastra Gaurab Khata (R)
Kumari Jeevan Beema Muddati	Kumari Gajjab Bachat Khata
Khata	Chhori Bachat Khata
Kumari Remit IPO Saving Account	Kumari Premium Salary Account
Twinkle Star Saving	Grameen Bachat Khata
Shuva Laxmi Bachat	Ek Ghar Ek Bachat Khata

*Table 1: Deposit Products*

## 2. Loan Products

The bank offers a variety of loan products to support personal, professional, and educational needs. These loans help customers fulfill their aspirations, whether buying a home, pursuing higher education, or managing personal and business finances. Key loan offerings include:

- Consumer Loans
- KBL Home Loan
- KBL Auto Loan / Hire Purchase Loan
- KBL Personal Overdraft Loan
- KBL Education Loan
- KBL Margin Lending
- KBL Personal Loan for Professionals
- Loan against Fixed Deposit

*Table 2: Loan Products*

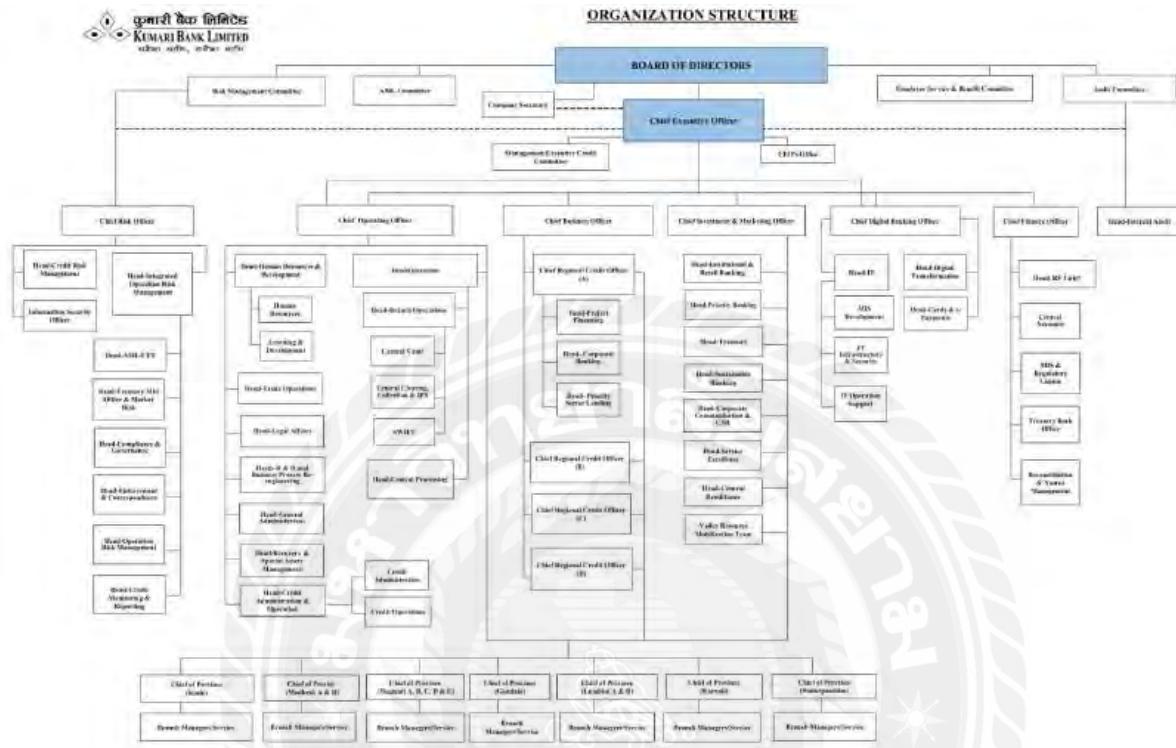
## 3. Digital Products

Kumari Bank has adopted modern digital banking solutions to provide customers with convenient, secure, and real-time access to banking services. These products ensure seamless transactions and effective financial management anytime, anywhere. Digital offerings include

- Internet Banking
- Kumari Smart (Mobile Banking)
- Cards and Electronic Banking
- Kumari 3D-Secure Cards
- Kumari Foneloan Service
- Kumari Missed Call Service
- QR Payments

*Table 3: Digital Products*

## 1.2 Organizational Structure



*Figure 2: Organizational Structure*

### 1.2.1 Functional Divisions and Key Roles

Position / Division	Key Roles and Responsibilities
<b>Board of Directors (BOD)</b>	The highest authority of Kumari Bank responsible for setting overall vision, policies, and strategic direction. Ensures legal compliance, protects stakeholder interests, monitors performance,
<b>Chief Executive Officer (CEO)</b>	Leads the bank according to strategies set by the Board. Focuses on achieving business goals, maintaining efficiency, and strengthening customer trust while ensuring competitiveness in
<b>Deputy Chief Executive Officer (DCEO)</b>	Supports the CEO by overseeing daily operations and coordinating major functions. Ensures strategy implementation, operational stability, and achievement of performance targets.
<b>Chief Business Officer</b>	Drives business growth by developing products, enhancing customer relationships, and aligning business functions with
<b>Chief Digital Banking Officer</b>	Oversees digital transformation, including mobile and internet banking. Ensures innovation, security, and user-friendly digital
<b>Chief Risk Officer</b>	Identifies, monitors, and mitigates credit, operational, and market risks. Maintains a strong internal control framework across the
<b>Chief Operations Officer</b>	Manages all operational and deposit-related activities. Ensures efficient daily banking operations such as transactions,
<b>Chief Finance Officer (CFO)</b>	Oversees budgeting, accounting, and financial reporting. Ensures transparent and sound financial management for executive
<b>Chief Investment &amp; Marketing Officer</b>	Leads strategic marketing and investment initiatives. Promotes the bank's brand, manages investments, and aligns financial and
<b>Chief Regional Credit Officer</b>	Oversees regional lending operations, ensuring loans are prudently approved and monitored according to local risk
<b>Head – Internal Audit</b>	Conducts independent audits to ensure transparency, compliance, and integrity across all departments and operations.
<b>Chief Regional Credit Officers (A, B, C, D)</b>	Supervise regional lending zones. Coordinate with branches and central credit teams to balance loan growth with risk management. Tailor lending strategies to local markets.

<b>Chiefs of Provinces</b>	Manage operations and strategy in their provinces. Bridge central policies with local execution, oversee branch performance, customer service, and local growth initiatives.
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### 1.2.2 My Position in the Organization

The bank has 302 branches, and the Pepsicola branch operates under this network. Within this branch, I serve in the Credit Department as a Relationship Manager. I report directly to the Branch Manager, Nabin Thapa, and work alongside two other Relationship Managers, Manita Shrestha and Rup Keshari Pradhananga, with final verifications coordinated through them

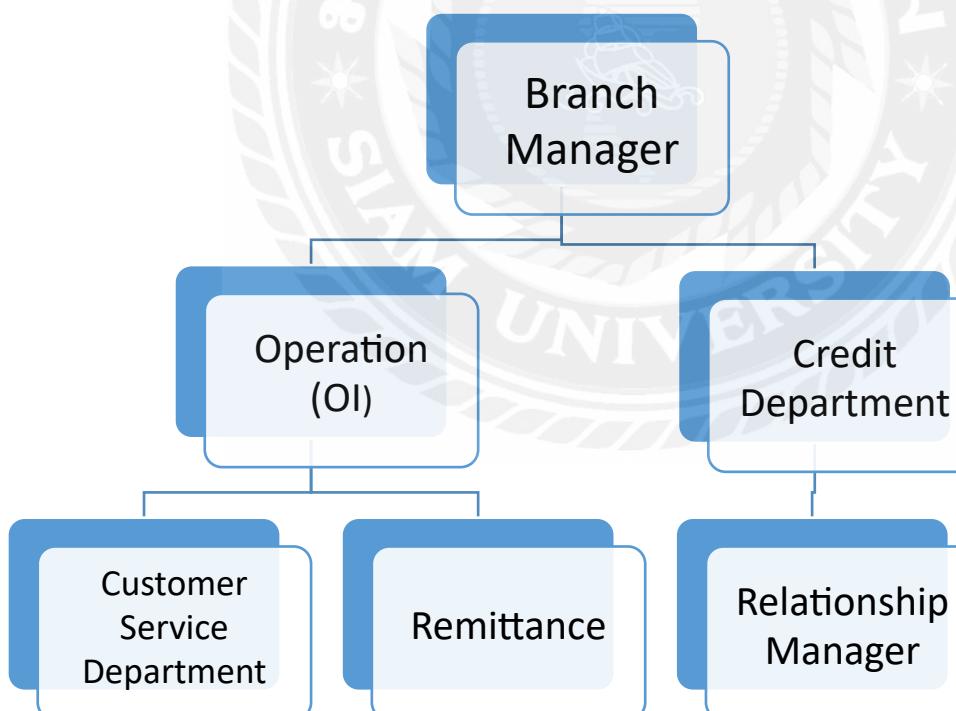


Figure 3: My Job Position Structure

### **1.2.3 My Job Position in the Company's Organizational Structure**

I served as a Relationship Manager at the Pepsicola branch of Kumari Bank Limited, directly reporting to the Credit Department. My daily responsibilities included:

- Reviewing and validating educational loan documentation.
- Processing loan applications up to the verification stage.
- Preparing and issuing critical loan correspondence, including loan offer letters, sanction letters, loan disbursement letters, and Roka letters for land collateral.
- Accurately inputting customer data into the bank's AML/CFT software for screening purposes.
- Creating comprehensive Customer Application Records (CAR), detailing each applicant's information, such as college details, land collateral, and other relevant documentation.
- Verifying income certificates and relationship certificates with the respective ward offices, ensuring all original documents are examined.
- Acting as a mediator to facilitate verification of documents with the Chief of Province through the Branch Manager.

### **1.2.4 My Intention and Motivation to Join Kumari Bank**

Since my 6th semester, I have been particularly interested in lending and credit management. I have always been curious about how banks generate profits through lending and the detailed process of loan management. During our Credit Management course, I gained theoretical knowledge of the loan processing steps. I understood the crucial role of a Relationship Manager in guiding clients and managing their loan requirements.

This curiosity motivated me to gain practical experience in the credit department, and I specifically chose Kumari Bank for my internship. Kumari Bank has been recognized since 2023 as one of the top three banks in educational loan provision, positioning itself as a hub for education financing. I saw this as an excellent opportunity to learn in a dynamic, busy environment, where the volume of work would allow me to enhance my skills and gain deeper

insights into effectively dealing with customers.

Additionally, I have always aspired to work in a top-tier bank, and this four-month internship offers real-world exposure to banking operations. It will not only motivate me but also provide hands-on experience in credit management, customer interaction, and loan processing. Considering Kumari Bank's strong focus on educational loans and the opportunity to work in a dynamic environment that would enhance my skills, I joined the Bank to gain practical experience and build a solid foundation for my future career in banking.

### 1.2.5 Strategic Analysis of Kumari Bank (SWOT Analysis)

Strengths	Weakness
<ul style="list-style-type: none"><li>• KBL has a wide branch network, making its services easily accessible.</li><li>• KBL enjoys strong public trust due to its reliable reputation.</li><li>• KBL offers a variety of products like loans, savings, and investments.</li><li>• KBL has a strong team with both young energetic employees and experienced staff.</li></ul>	<ul style="list-style-type: none"><li>• KBL needs to focus more on employee skill development for long-term growth.</li><li>• KBL has low representation of women in executive and decision-making roles.</li><li>• KBL is still improving sustainable branding and environmental practices.</li></ul>

Opportunities	Threats
<ul style="list-style-type: none"> <li>• KBL can expand services to untapped areas, especially rural regions.</li> <li>• KBL has opportunities to grow through digital banking and automation.</li> <li>• KBL can invest in sectors like agriculture, tourism and infrastructure for business growth.</li> </ul>	<ul style="list-style-type: none"> <li>• KBL competes with other banks in a highly competitive industry.</li> <li>• KBL faces cybersecurity risks with increasing digital services.</li> <li>• KBL must adapt to rapid technology and financial sector changes.</li> </ul>

*Table 4: SWOT Analysis*

### 1.2.6 Objectives of the Co-operative Studies

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

**A. Apply theoretical knowledge:** To connect the concepts learned in my classroom, such as credit management, banking operations, and customer relationship management, with real-life practices in a bank, gaining a better understanding of how theory translates into practice.

**B. Gain industry-specific knowledge:** To learn the day-to-day operations of the Credit Department, including loan documentation, verification, processing, and handling educational loans, and understand the practical challenges banks face in serving clients.

**C. Develop professional banking skills:** To gain hands-on experience in interacting with clients, verifying documents, preparing loan offer letters, sanction letters, and disbursement letters, and understanding how a Relationship Manager supports both the customer and the bank.

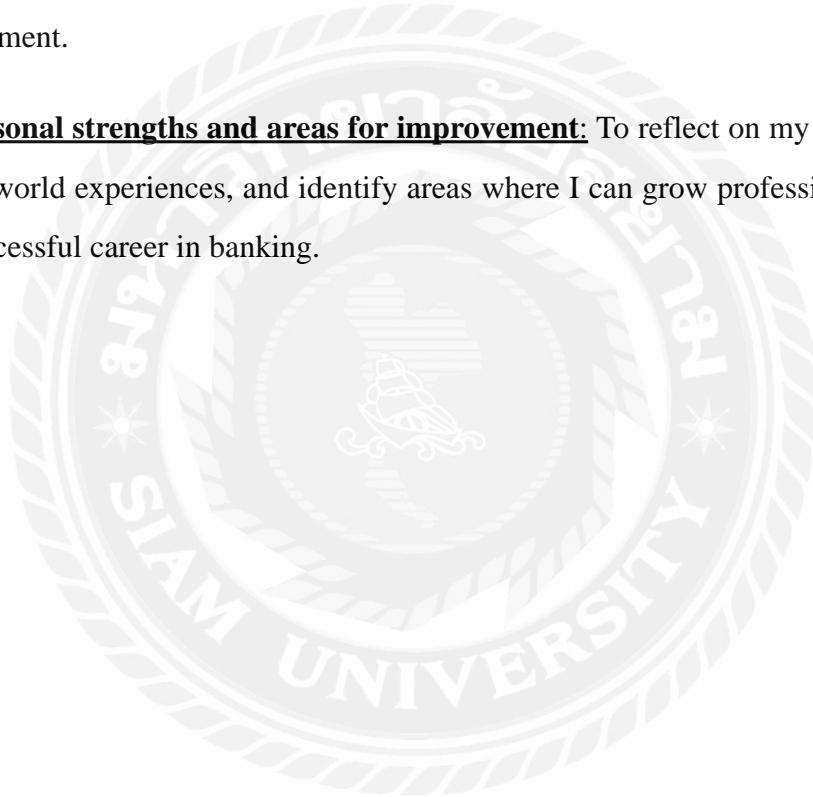
**D. Enhance technical competencies:** To build practical skills in using banking software,

inputting customer data accurately, and performing other critical tasks in loan processing and credit operations.

**E. Contribute to organizational objectives:** To assist the Credit Department in its daily operations, supporting the bank in delivering efficient and reliable service to customers, while learning from experienced professionals.

**F. Build professional network:** To develop relationships with colleagues, branch heads, and clients, improving my communication, teamwork, and problem-solving skills in a professional banking environment.

**G. Identify personal strengths and areas for improvement:** To reflect on my own capabilities, learn from real-world experiences, and identify areas where I can grow professionally, preparing myself for a successful career in banking.



## Chapter 2: Co-op Study Activities

This chapter details my experience as a co-op student, outlining the specific job description and responsibilities I fulfilled during my placement. It explores how I coordinated with co-workers in a professional environment, explains the processes I followed to complete my assigned tasks, and highlights the meaningful contributions I made to the company. Through this comprehensive overview of my co-op activities, readers will gain insight into both the practical skills I developed and the professional growth I achieved during this experiential learning opportunity.

### 2.1 Internship Position and Description

I joined Kumari Bank Limited (KBL) as a Credit Intern within the Credit Department, where my main roles were assisting with the management of education and personal loan processes, guiding clients through various loan products, and supporting documentation and approval procedures. KBL, being one of Nepal's leading A-grade commercial banks, emphasizes efficient credit operations, customer satisfaction, and regulatory compliance.

My position involved a combination of client-facing responsibilities and back-office support, which allowed me to understand both the strategic and operational aspects of banking. I was actively involved in tasks such as assessing loan applications, analyzing client income and creditworthiness, preparing documents for approvals, and coordinating with other departments to ensure smooth loan processing.

This internship allowed me to apply theoretical knowledge of finance, credit management, and banking procedures in a real-world environment. It also helped me develop practical skills in client relationship management, communication, risk assessment, and compliance, providing a solid foundation for a career in banking and finance.

## **2.2 My Duties and Responsibilities**

My duties and responsibilities as a Relationship Manager at the Pepsicola branch of Kumari Bank Limited, integrated into the Credit Department, include managing the end-to-end loan application process, particularly for educational loans, handling customer inquiries, and supporting account management. The role combines administrative tasks, data management, customer interaction, and inter-departmental coordination.

The job primarily requires the following:

- **Loan Documentation and Verification**

- Reviewing and validating educational loan applications submitted by customers.
- Ensuring that all required documents are complete, authentic, and correctly formatted.
- Verifying original documents such as income certificates, relationship certificates, and land-related documents, including Roka letters, by coordinating with the relevant ward offices.
- Acting as a mediator to facilitate document verification with the Chief of Province through the Branch Manager.

- **Customer Data Management**

- Accurately inputting customer information into the bank's AML/CFT software for screening purposes.
- Creating detailed Customer Application Records (CAR), which include every aspect of the applicant's information, such as college details, land collateral, income verification, and other necessary records.
- Uploading the CAR into the LMS software, where the Chief of Province grants the final approval.

- Maintaining organized and secure records to ensure efficient tracking and retrieval.

- **Communication and Interaction**

- Preparing and issuing official loan correspondence, including loan offer letters, sanction letters, loan disbursement letters, and Roka letters for land collateral.
- Coordinating with customers to clarify any discrepancies or missing information in their documentation.
- Guiding clients through the loan process and advising them on the necessary steps to ensure smooth verification.

- **Customer Inquiry and Support**

- Handling customer inquiries related to account balances and transactions.
- Using Finacle software and BI reports to access customer accounts, input details such as names or account numbers, and resolve inquiries efficiently.
- Providing timely and accurate information to customers, ensuring high levels of satisfaction and trust.

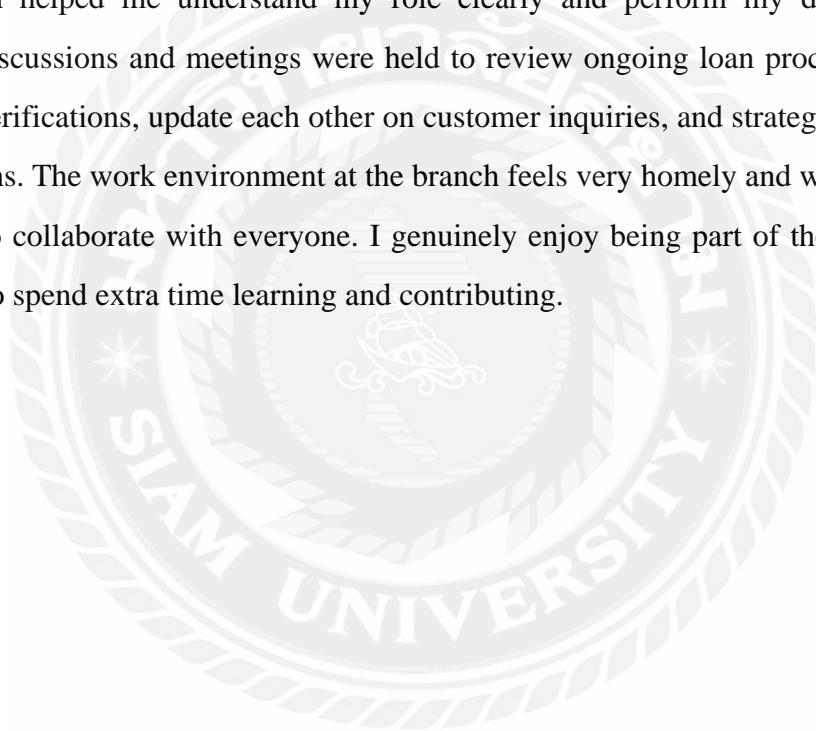
- **Collaboration and Reporting**

- Reporting directly to the Branch Manager, Nabin Thapa, and coordinating with two other Relationship Managers, Manita Shrestha and Rup Keshari Pradhananga, for final verification and departmental processes.
- Collaborating with colleagues to ensure the timely processing of loan applications and smooth inter-departmental communication.

### **2.3 Activities in Coordination with Co-Workers**

At the Pepsicola branch of Kumari Bank Limited, the branch team consists of 8 members, including myself. As a Relationship Manager in the Credit Department, I played an important role in ensuring smooth coordination and collaboration within the team. Working closely with the Branch Manager, Nabin Thapa, and the other two Relationship Managers, Manita Shrestha and Rup Keshari Pradhananga, we prioritized coordinated efforts to process loan applications efficiently and address customer needs promptly.

Upon joining the branch, I was thoroughly briefed on my responsibilities by the Branch Manager, which helped me understand my role clearly and perform my duties effectively. Regular team discussions and meetings were held to review ongoing loan processing activities, track pending verifications, update each other on customer inquiries, and strategize on improving branch operations. The work environment at the branch feels very homely and welcoming, which makes it easy to collaborate with everyone. I genuinely enjoy being part of the team and often feel motivated to spend extra time learning and contributing.



## Chapter 3: Learning Process and Outcomes

In this chapter, I have highlighted the issues and challenges that I encountered during my internship at Kumari Bank Limited, particularly within the Credit Department. It also explains the learning process, including the problem-solving approaches I used to tackle those challenges, along with some examples of how I resolved them in real situations. Finally, the Learning Outcomes section presents: 1) how I was able to connect the theoretical knowledge from my coursework with the practical experience in the banking environment, and 2) the technical and soft skills I gained throughout the internship period.

### 3.1 Challenges Faced During the Internship

Throughout my internship at Kumari Bank Limited, I encountered several challenges that required patience, accuracy, and practical problem-solving skills. Some of the major challenges were:

- A. **Understanding complex loan documentation:** At the beginning, it was difficult to understand all the loan-related documents, terms, conditions and verification procedures.
- B. **Verifying the Authenticity of Customer Documents:** One of the most difficult tasks was checking whether the documents submitted by customers were genuine or fake. This was especially challenging because some documents, like income proofs or academic certificates from consultancies, could be forged. I had to cross-check details, verify authenticity carefully.
- C. **Using different technical systems:** Another major challenge I faced was learning and adapting to the bank's technical systems. The software used at Kumari Bank Limited was quite different from what I had experienced before. I had to work with several systems, such as CICL, BI, AMLCFT, LMS Software, Credit Function Help Desk, and Finacle Software, daily. These tools were used for checking customer credit history, verifying documents, recording loan details, tracking approval status, and ensuring compliance with banking regulations, since each system had its own process and login requirements.

D. **Managing Customer Interactions and Addressing Queries:** One of the most significant challenges during my internship was handling customer interactions and responding to their queries about the loan process. Since I was new to the Credit Department, I initially had limited knowledge about the specific document requirements for different loan types, especially educational loans for students traveling to various countries.

### **3.2 Problem-Solving Techniques and Approaches**

- A. **Mastered Loan Documentation:** Carefully studied and reviewed loan documents, terms, and verification procedures. Took detailed notes and referred to previous loan files, which gradually helped in identifying missing documents and completing verification work confidently.
- B. **Ensured Document Authenticity:** Focused on verifying that customer documents were genuine. Requested original copies instead of scanned files, consulted Relationship Managers or the Branch Manager when necessary, and cross-checked the customer's history for blacklisting or previous loan issues. This developed accuracy and responsibility in handling sensitive documents.
- C. **Proficient in Technical Systems:** Learned to navigate multiple banking software such as CICL, BI, AMLCFT, LMS Software, Credit Function Help Desk, and Finacle. Created step-by-step notes and used the systems consistently, which improved efficiency and made daily loan processing smooth and error-free.
- D. **Enhanced Customer Communication:** Observed how Relationship Managers interacted with clients and learned about loan products and document requirements in detail. Practiced explaining processes clearly, which built confidence in handling customer queries professionally.
- E. **Resolved Technical Challenges:** Faced issues with a faulty computer that frequently shut down, losing work. Reported the problem, received a new system, and developed the habit of saving and backing up files regularly, which improved speed, reliability, and overall productivity.

### **3.3 Suggestions and Recommendations to Kumari Bank**

During my internship at Kumari Bank Limited, I observed several areas where improvements could help both staff and customers. I would like to recommend the following:

1. I would suggest maximizing workspace and better managing crowds at the different counters so that both staff and customers can work in a more comfortable, organized environment.
2. I feel the bank could bring new scanners, printers, and computers because the old machines are slow and sometimes cause delays. Upgrading the equipment would increase efficiency and reduce stress during hectic workdays.
3. I would recommend giving interns exposure to a wider variety of loans so we can gain practical experience and better understand different credit processes.
4. I personally experienced delays in my monthly payments, and I would suggest ensuring that interns are paid on time as promised. Timely payment would improve motivation and satisfaction.

### **3.4 Technical and Soft Skills Acquired**

#### **A. Technical Skills**

- Loan Documentation & Verification: Ability to review, verify and organize loan documents accurately.
- Credit Analysis: Understanding customer credit history, loan eligibility, and risk assessment.
- Banking Software Proficiency: Experience using CICL, BI, AMLCFT, LMS Software, Credit Function Help Desk and Finacle.
- Digital Tools Handling: Use of office equipment like scanners, printers and internal systems efficiently.

## **B. Soft Skills**

- Effective Communication: Explaining loan processes clearly to customers and interacting professionally with colleagues.
- Problem-Solving: Identifying issues in documentation, customer queries and technical systems and resolving them effectively.
- Attention to Detail: Carefully checking documents, software entries and compliance requirements to avoid errors.
- Time Management: Balancing multiple tasks and meeting deadlines in a fast-paced banking environment.
- Teamwork & Collaboration: Coordinating with Relationship Managers, Branch Manager, and other internal departments.
- Adaptability & Learning: Quickly learning new systems, processes and procedures in a professional setting.

### **3.5 Application of Academic Knowledge to Real-World Work**

My academic coursework at Kathmandu College of Management (KCM) and SIAM University provided a strong foundation, which enabled me to effectively apply theoretical knowledge in a real-world work environment during my internship at Kumari Bank Limited.

- A. **Customer Relationship Management (CRM)**: Applied concepts from coursework on managing client relationships by learning how to communicate effectively with customers, handle queries, and provide guidance on loan processes professionally.
- B. **Credit Risk Assessment Theory**: I learned to evaluate borrower risk by analyzing financial statements, repayment capacity, and credit history. I applied this during my internship by reviewing customer documents and assessing their loan eligibility.
- C. **Behavioral Theory of Credit**: I learned how borrower behavior and past repayment patterns affect lending decisions. I applied this by reviewing customers' prior loan histories to identify potential risks during the approval process.

## Chapter 4: Conclusion

This chapter summarizes my overall internship experience at Kumari Bank Limited. It highlights key achievements and learning outcomes, reflects on professional growth, discusses challenges and limitations encountered during the internship, and offers recommendations to improve the Co-op program. The chapter concludes with personal reflections on how this experience has shaped my career aspirations and prepared me for the professional world of banking and finance.

### 4.1 Summary of Key Experiences at Kumari Bank

During my internship at Kumari Bank Limited, I played a crucial role in handling education loans, reviewing applications, verifying documents, and assessing repayment capacity to support informed approvals. I assisted in risk assessment by checking document authenticity, credit history, and borrower behavior. I coordinated with Relationship Managers and the Branch Manager, engaged directly with customers to answer queries, and maintained accurate records and internal reports. I also gained hands-on experience using banking software systems such as CICL, BI, AMLCFT, LMS Software, Credit Function Help Desk, and Finacle. This internship allowed me to apply my academic knowledge in real-world banking operations, develop both technical and soft skills and gain strong insights into credit management, risk assessment, and customer service.

### 4.2 Self-Evaluation of Professional Growth

This internship experience has helped me gain clarity about my professional strengths and areas for development:

#### A. Strengths

- **Hardworking:** Throughout the internship, I demonstrated my ability to remain committed and focused, completing tasks accurately and efficiently, even on busy or challenging days.
- **Detail-Oriented:** I realized my ability to pay close attention to documents, customer

information, and banking procedures, ensuring accuracy in every task.

- **Work Ethic:** I demonstrated professionalism and dedication while handling responsibilities responsibly.
- **Adaptability:** Throughout the internship, I realized my ability to quickly adjust to new systems, procedures, and situations, helping me handle the fast-paced banking environment effectively.

## **B. Areas for Development**

- **Time Management:** I came to realize I need to improve my ability to prioritize tasks and manage time effectively, as I sometimes took longer than expected to complete activities.
- **Negotiation Skills:** I realized that my ability to communicate persuasively and negotiate confidently with customers and colleagues needs improvement.
- **Technical Knowledge:** While I demonstrated my ability to learn and use banking software, I realized the importance of further strengthening my technical knowledge to increase efficiency and confidence.

## **4.3 Impact of Internship on Future Career Goals**

- **Industry Knowledge**

During my internship at Kumari Bank Limited, I gained a deep understanding of how a commercial bank operates, including its services, products, and daily procedures. I came to realize how different departments work together to provide smooth banking operations. This experience helped me connect the concepts I learned in class with real-world practices. I also learned about customer expectations and the standards of service in the banking sector.

- **Exposure to Professional Problem-Solving**

I had the opportunity to assist in handling customer queries, loan applications and other documentation issues. This gave me first-hand experience with the challenges professionals face daily. I came to realize how to analyze problems carefully and make practical decisions under supervision. It also taught me patience and attention to detail when solving real-world work problems.

- **Career Direction and Clarity**

Interacting with branch managers, relationship managers and other staff members exposed me to various roles and career paths in banking. I realized which areas I am more interested in and which skills I need to develop for my future. This clarity has helped me plan my career goals more effectively. It also motivated me to seriously explore opportunities in finance and banking.

- **Understanding Professional Environment**

Working in a professional setting allowed me to experience workplace culture, teamwork and communication. I came to realize the importance of being disciplined, punctual and cooperative in a corporate environment. It also taught me how collaboration and coordination are essential for achieving organizational goals. I learned how to behave professionally with colleagues and clients alike.

- **Skill Development**

During the internship, I improved my skills in documentation, data handling, customer service and report preparation. I came to realize how these practical skills are essential for success in banking and finance-related roles. It also enhanced my analytical and organizational abilities. These skills will help me perform efficiently in any future job in the financial sector.

- **Confidence and Networking**

Working in a corporate environment boosted my confidence in handling responsibilities independently. I came to realize my ability to adapt to professional settings and manage tasks efficiently. I also built connections with experienced professionals who can provide guidance, mentorship and support for my career growth. Networking helped me understand the importance of relationships in professional life.

#### **4.4 Limitations of the Internship Program**

Despite the valuable learning experience, the internship had some limitations. The 16-week duration limited the depth of exposure I could gain, especially in understanding how long-term customer relationships are developed and maintained. Confidentiality rules also restricted my

access to some internal reports and documents, which may limit the reader's understanding of my complete contribution. Working in a busy banking environment meant I had fewer opportunities to explore all departments or use advanced banking tools in detail. Finally, the experiences shared in this report are based on my perspective and may not reflect those of other interns or staff members.

#### **4.5 Recommendations for Future Internship Programs**

Based on my experience, the university can enhance the internship program by organizing pre-internship workshops on practical tools like digital banking systems, financial software and client-handling skills. Regular mentorship meetings during the internship would also help students stay on track and receive timely guidance. Additionally, offering placements in diverse areas of finance and banking and setting clear project goals would make the internship more structured, practical, and beneficial for future students.

#### **4.6 Final Reflections**

Reflecting on the past four months, I can confidently say that this internship was a truly transformative experience. It allowed me to apply classroom knowledge to real banking challenges and helped me clarify my career goals. I discovered a genuine passion for sustainable banking development and strengthened my confidence, initiative, and adaptability—skills I had only begun to develop during my studies. The hands-on experience and guidance I received at Kumari Bank Limited made this internship more than just an academic requirement—it became a defining step in my professional growth. I have even extended my internship for another month to learn more, as four months felt too short to explore everything I aimed to. I now feel better prepared to enter the workforce with clarity and purpose, ready to contribute meaningfully to any organization I join.

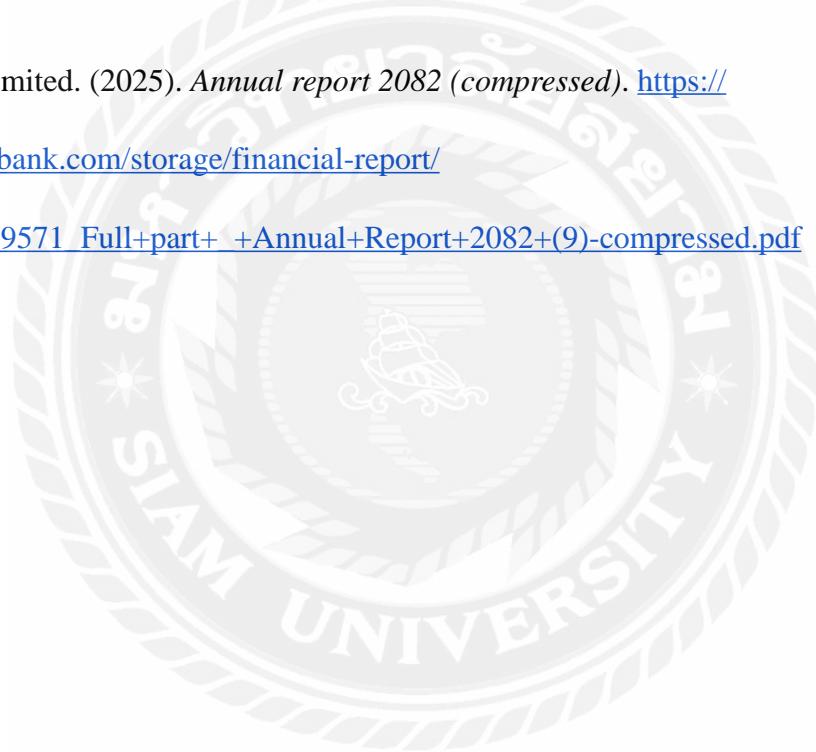
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## Appendices

### Appendix A: Weekly Log

#### Appendix A: Weekly Internship Log

Week	Activities and Learnings
Week 1	Orientation and introduction to the branch and staff. Observed overall operations of Kumari Bank Limited. Assigned to the Customer Service Department (CSD). Learned about account opening procedures and customer inquiry handling.
Week 2	Continued in CSD. Assisted in updating customer KYC forms and learned about different account types. Observed how front-desk staff manage cash deposits, withdrawals, and cheque clearances.
Week 3	Gained hands-on experience handling customer inquiries related to digital banking and remittance. Learned about documentation for debit/credit card requests and mobile banking activation.
Week 4	Transferred to the Credit Department. Introduced to loan processing and documentation procedures. Observed how Relationship Managers handle education and personal loan applications.
Week 5	Assisted in verifying documents such as citizenship, income, and relationship certificates. Learned to prepare Customer Application Records (CAR) and input data into AML/CFT software.
Week 6	Worked on loan offer letters, sanction letters, and Roka letters. Learned how land collateral verification is conducted through the ward office.
Week 7	Handled customer queries related to education loans. Observed how Relationship Managers assess repayment capacity and verify documents before final approval.
Week 8	Assisted in creating loan disbursement letters and uploading approved loan files into the LMS system. Learned how loan files are archived and managed for future
Week 9	Focused on using Finacle and BI reports to access customer accounts. Helped in checking transaction details and verifying balances for loan applicants.

<b>Week 10</b>	Participated in reviewing rejected or incomplete loan files and understanding reasons for non-approval. Learned how to reprocess applications with missing
<b>Week 11</b>	Assisted in internal meetings with Relationship Managers and Branch Manager regarding loan targets and customer satisfaction improvement.
<b>Week 12</b>	Continued with education loan files. Gained confidence in handling customer interactions independently under supervision. Strengthened communication and
<b>Week 13</b>	Learned to handle confidential data responsibly and maintain records properly. Observed coordination between the Credit and Operation departments for
<b>Week 14</b>	Involved in verifying loan repayment schedules and interest rate structures. Learned how banks calculate EMI and track repayment history.
<b>Week 15</b>	Assisted in documentation of personal, Home loans and Education loans. Observed customer counseling process and discussed loan terms with
<b>Week 16</b>	Prepared summary reports of completed loan applications. Reflected on overall learning experience, discussed final evaluation with Branch Manager, and compiled internship documentation.



## Appendix B: Photographs from Internships



Figure 4: Photograph with Kumari Team



*Fig 5: Representing Kumari Bank at Education Fair*



*Fig 6: Photograph with Kumari Bank Team*



*Fig 7: Photograph of my place at work*