

**AN INTERNSHIP REPORT ON NMB BANK LIMITED
(POKHARA, BRANCH)**

Submitted to:

Nepal Tourism and Hotel Management College (NTHMC)

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Submitted By:

Bishal Acharya

Symbol No.: 21455393

PU Registration No.: 2021-2-45-1297

An Internship Report

In partial fulfillment of the requirements for the degree of
Bachelor of Business Administration – Banking & Insurance (BBA-BI)

Pokhara

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DECLARATION

This Internship report on NMB Bank Limited, Bagar Branch which I submit in partial fulfillment of the requirement for the award of BBA-BI degree of Pokhara University comprises only my original work and due acknowledgement has been made to materials used in the report.

Signature: Bishal Acharya

Date: February 2025

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I would like to thank Nepal Tourism and Hotel Management College for providing me a wonderful opportunity of doing an internship and explore the practical side of the real world. The completion of this task would not have been possible without the support & cooperation of the faculty members of NTHMC & the entire managerial & operational staffs NMB Bank Ltd. I would like to thank all of them for their support, cooperation & motivation to perform my task successfully. At first, I would like to express the deepest sense of gratitude to all my teachers and my supervisor Mr. Prakash Regmi who has imparted all their valuable knowledge & provided inspiration & moral support to make successful completion of an internship report.

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Finally, I would like to thank my family members & friends who always encourage & provide moral support to me whenever required.

Sincerely,

Bishal Acharya

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EXECUTIVE SUMMARY

This research report is based on the knowledge and experience gained during the forty-five days internship period in Customer Service Department of NMB Bank Limited. Customer service is the front-line job in the operation of any banking system. So, the intern got a chance to perform various daily activities in the Customer service Department. The intern selected NMB bank because it is one of the popular commercial banks of Nepal which has reached to this renowned position within a short duration of time.

The main objective of this report is to gain practical knowledge in the real field, so that, the intern can learn Account opening and closing procedures, understand others daily activities of operations and know how customers are handled in the commercial bank. The findings of this research show that, Day to day operation is highly affected by the change in NRB and BAFIA acts. Like NRB is imposing strict rules to all the banks in Nepal with the aim to eliminate money laundry, for example: account opening procedure is more systematized, more than 10 lakhs cash cannot be deposited and withdraw in a day, KYC need to be updated, depositors need to show ID while depositing etc. Similarly, the student can take away 2500 USD or equivalent amount or draft for student visa and only 200 dollars for working visa. Hence, we can conclude that NMB has an efficient staffs and management team specially, in the Customer service Department where the intern had worked. There was the practice of internal training programs frequently in NMB to make the staffs well skilled with the aim to provide quality service to the customers.

Along with that the change in NRB and BAFIA acts has affected a lot to Operations along with other departments in NMB bank. The dealing and interacting activities with customers are mainly related to Operation Department. And Operation staffs in NMB Bank are able to smoothly inform and persuade the customer to accept the change.

LIST OF ABBREVIATIONS

ABBS	Any Branch Banking Service
AOA	Article of Association
ATM	Automated Teller Machine
BAFIA	Bank and Financial Institution Acts
BBA-BI	Bachelor in Business Administration in Banking and Insurance
BM	Branch Manager
CCTV	Closed-Circuit Television
CHIP	Clearing House Interbank Payments System
CSD	Customer Service Department
DEMAT	Dematerialization Account
E-Banking	Electronic Banking
ECC	Electronic Cheque Clearing
IPS	Internet Payment System
KYC	Know Your Customer
MOA	Memorandum of Association
NMB	Nepal Merchant Bank
NRB	Nepal Rastra Bank
OI	Operation-In-Charge
PAN	Permanent Account Number
PIN	Personal Identification Number
POS	Point of Sale
SMS	Short Message Service
SWIFT	Society for Worldwide Interbank Financial Telecommunications
SWOT	Strength, Weakness, Opportunity, Threats

CHAPTER I

INTRODUCTION

1.1 Background

The Customer Service Department (CSD) is a cornerstone of the banking industry, serving as the frontline for customer interactions and playing a pivotal role in the overall customer experience. As financial institutions like NMB Bank Limited continue to evolve and expand their services, the importance of effective customer service has become more pronounced. This department not only addresses day-to-day customer inquiries and transactions but also handles complex issues, thus influencing customer satisfaction and loyalty.

As per the curriculum implemented by NTHMC for BBA-BI 6th semester, the internship is compulsory for completion of BBA-BI. One should perform the internship in any organization for forty-five days in the sixth semester in their subject of specialization. Intern specialized field has been banking and finance. So, as an intern, I had chosen NMB Bank for internship. Intern was posted to NMB Bank of Bagar Branch for stipulated time. After the completion of the internship, the intern has to prepare, submit, and present the report, which should incorporate the intern activities, performance, and lessons learnt. This report accumulates valuable real work environment experience that the intern has gathered during the internship in NMB, Bagar branch. Getting involved in NMB bank has widened the horizons of 2 knowledge through real job-place experience. Being intern in NMB bank has helped to see and feel things from dual perspectives of employee and customer. This is a report on the CS department of one of the leading Commercial Bank of Nepal, mentioned earlier NMB Bank Ltd. and since the internee had completed internship from Bagar branch, all the details related to the topic is based on that particular branch.

1.2 Objectives of Internship

The main objective of this study is to analyze the operation department, and gain real-life working experience in the organization. The other specific objectives of the study are given below:

- To understand daily banking activities and operation.
- To gain practical insight of the real working environment.
- To develop skills in managing customer inquiries and issue.

1.3 Nature and sources of data collection:

This report is based on primary and secondary data. Primary data is directly collected through observation, interviews, surveys, and experiments during the internship. This data is original and specific to the internship role as it is obtained from Observations of business operations and interactions with team members or clients. Secondary data is collected from company reports, performance metrics, or financial statements, as well as academic articles, industry report and public databases.

1.4 Significance of the study

- Enhances practical knowledge of banking operations.
- Provides insights into customer satisfaction and service quality at NMB Bank.
- Helps understand digital banking adoption and operational efficiency.
- Contributes to career development and professional experience.
- Findings can assist in improving customer relations and banking services.

1.5 Limitation of the study

- Time constraints limited the depth of analysis.
- Restricted scope as the study focused on only one branch.
- Variability in customer feedback may not fully represent all customers.
- Limited access to confidential data restricted a comprehensive evaluation.
- Findings may not be generalizable to all branches or banks.

CHAPTER II

ORGANIZATIONAL ANALYSIS

2.1 Background of the organization

2.1.1 Introduction to Bagar branch

NMB Bank Limited licensed as “A” class financial institution by Nepal Rastra Bank in May 2008 has been operating in the Nepalese Financial market for over twenty years and is one of the leading commercial banks in the banking industry.

The Bank has a Joint Venture Agreement with Nederlandse Financierings-Maatschappij voor Ontwikkelingslanden (FMO), wherein FMO holds 13.69% of the Bank’s shares and is the largest shareholder of the Bank. In September 2016, the Bank signed a Joint Venture Agreement with Nederlandse Financierings-Maatschappij voor Ontwikkelingslanden (FMO), the Dutch development bank following which FMO became the single largest shareholder of the Bank. The alliance with FMO positions NMB Bank in becoming the market leader in managing environmental & social risks and the leading player in renewable energy and agribusiness.

NMB Bank was awarded 'Bank of the Year 2017', 'Bank of the Year 2018', 'Bank of the Year 2020', and 'Bank of the Year 2021'. In the same year, for the first time in the history of Nepal, the bank was awarded the title of 'Bank of the Year 2021 Asia' by The Banker, Financial Times, London.

Currently it is promoted by members of leading business conglomerates in association with young Lian Reality, Malaysia and Employee Provident Fund of Nepal. It is one of the leading Merchant (investment) Bankers at present in Nepal. It also enjoys number one status among the existing finance companies in terms of profitability, market capitalization, deposits, risk Assets and Net Worth. It has altogether 201 branches across the nation providing retail and commercial banking services (NMB, 2022).

2.1.2 Capital Structure

Table 2.1:

Capital Structure

S.N	Details	Amount (Rs.)
1	Core Capital (Tier 1)	24,952,789
2	Supplementary Capital (Tier 2)	7,797,015
	Capital Fund	32,749,804

Source: Annual report of NMB bank (2022/23)

2.1.3 Shareholding pattern

Table 2.2:

Shareholding pattern

Particulars	Number of shares	%
Promoter	93,670,200	51
Public	89,996,859	49
Total	183,667,060	100

Source: annual report of NMB bank (2021/22)

2.2 Objective of the Organization

MISSION

- Help customers achieve financial security.
- Promote sustainable socio-economic development.
- Be responsible for positive environmental and social impacts.
- Promote self-reliance through financial products for the real economy.

VISION

- Building communities through responsible banking, preferred by all stakeholders, enabling customers and clients achieve their financial goals thus contributing towards prosperous Nepal.

2.3 Product and Services of NMB bank

The products and service provided by the NMB are as per the needs of customers. With the increased need of the customer, it has also increased the facilities. NMB aims at providing a comprehensive range of flexible and innovative products and services. The bank has constantly made efforts to provide customer focused products with a view to meet the changing needs and expectations of the customers. It extends more efficient services to its customers like Any Branch Banking Service (ABBS), ATM cards, different segment targeting deposit schemes, loan and advances facilities, 365 days banking, SMS banking, e-banking, remittance facility and many more.

Deposits:

Deposit is the main source of fund for NMB bank. Deposit is the amount placed by the customers for safekeeping of their money which can be withdrawn at any time in demand. NMB offers variety of deposit schemes which fits the interest of the customers. It offers different deposit products like current account; call account, fixed deposit along with normal saving accounts. The deposit schemes NMB has been offering are as follows:

Saving Deposits: NMB offers right saving accounts to everyone with valued banking services. The interest payments in these accounts are done on quarterly basis. The minimum deposit in saving accounts starts from zero balance and varies according to different schemes. The depositors are provided with free bank statement on demand and free services. Saving deposit also has various schemes which are as follows:

- i. NMB Smart Nari Bachat Khata
- ii. NMB You-Wah! Digi Savings
- iii. NMB Investor Savings
- iv. Manujan Bachat Khata
- v. NMB Premium Super Talab Khata
- vi. Aapan NMB Bachat Khata
- vii. NMB Sundar Sudurpashchim Bachat
- viii. Mero Gandaki Bachat Khata
- ix. NMB Lumbini Bachat Khata
- x. NMB Pathibhara Bachat Khata

xi. NMB Karnali Bishesh Bachat Khata

xii. Nari Bachat

Current Account: To meet the requirement of modern-day business NMB has been offering current account services. Current account is a non-interest-bearing account especially targeted to businessman who has high number of regular transactions with banks. In this general banking service is complemented by credit service for business diversification, domestic and international payment for business operation and trade services. NMB provides facility of free cheque books, account statement, issuance of balance certificate and unlimited deposit and withdrawal facility.

Call Account: Call deposit account which is a demand deposit account with the wide array of benefits, earning interest and facility of unlimited withdrawals and deposits being the essence of this account. NMB pays an attractive interest rate on call deposit without any fixed maturity period and provides instant access to funds for unlimited withdrawal & deposits.

Fixed Deposit: Fixed deposit is a service offered by NMB where depositors can deposit fixed sum of account for fixed period of time. The depositors have facility to get loan through fixed deposit as well. Interests on fixed deposits is payable on months, 6 months, 1 year, 5 years maturity period. If customer use the deposit before the maturity period, then banks charge a certain percentage as mentioned in agreement and return to customers. It can be opened by any individual or companies. NMB provides following fixed deposit schemes:

- i. Manyajan Muddati
- ii. Saral Muddati Bachhat Khata
- iii. NMB Janmabhumi Muddati Khata

Table 2.3:*Fixed Deposit Rates*

Fixed Deposit (NPR)	Individual	Institution
Up to 6 Months	3.00%	-
Above 6 Months to 13 Months	4.00%	3.00%
Above 13 Months to 2 Years	4.25%	3.25%
Above 2 Years to 3 Years	5.50%	4.50%
Above 3 Years to 5 Years	6.00%	5.00%
Above 5 Years	6.60%	5.60%
Manyajan Muddati (1 Year)	4.25%	-
Saral Muddati Bachhat Khata (3 Months)	3.00%	-
NMB Janmabhumi Muddati Khata (Remittance)	Plus 1% on above individual FD rates	-

Loans

NMB Bank provides different schemes that help company with their huge project to small scale investment. NMB analyzes the market requirement and adjusts the requirement of loan accordingly. Through loan facility NMB has been able attract the customers through loan facilities as well. Some of the loan schemes that NMB offers are:

- i. NMB Sulav Ghar Karja
- ii. NMB Electric Auto Loan
- iii. NMB Fixed Rate Home Loan
- iv. NMB Pre- approved Home Loan
- v. Education Loan
- vi. Loan Against Fixed Deposit
- vii. Loan Against Property (LAP)
- viii. NMB Kheti Karja
- ix. DARAZ NMB Sajilo Karja

Operation:

As many of our relatives are working in foreign countries there must be some medium to transfer money to their homeland or family. To make the process easier NMB bank provides operation services to its customer at cheaper rate. NMB uses international network and domestic branches to transfer money and provide service to the customers. NMB Bank Sulav Remit (Domestic and International).

Lockers:

NMB offers locker facility to its customer for safekeeping of their valuable items like jewelry documents and gems. NMB offers locker in different sizes according to the requirement. Customers are free to choose the branch of their choice as this facility is available in maximum locations. This can be hired by any individual, limited companies, association, clubs and trusts and nomination option is also available. Customers can access the locker any time during the Bank & stamps; business hours. Each locker has a separate number and is fitted with a double key lock, which ensures the safety of your lockers.

Cards:

NMB has different types of cards that help to make our transaction easier. People are usually really busy and have less time to stand in line to withdrawn or deposit the money. NMB has found the solution and offers variety of card options.

Debit Card:

NMB Debit Card acts as an electronic Cheque, which enables you to have direct access to your bank account, for fulfilling your daily payment and cash requirements. It is an alternative payment method to cash and cheques, which enable you to pay directly during purchases of goods and services from merchants (POS Outlets) or draw cash from ATM terminals. NMB Bank Visa Debit Card enables wider access to more than 400,000 ATMs and 2.5 million Point of Sales (POS) terminals in India and Nepal.

Credit Card:

NMB Credit Card is an electronic Cheque, which enables you to pay on the purchase of goods and services from merchant outlets or draw cash from ATM outlets. The bank creates a revolving account and grants a line of credit to the cardholder, from which the cardholder can borrow money for payment to merchants or as a cash advance.

NMB Bank Visa International Card:

NMB Visa International card is a travel companion at your service. It lets you spend money around the world at the real time exchange rate. Avoid carrying cash and protect your money by using plastic money with secured PIN based CHIP technology. Save yourself from hidden fees in the exchange.

Prepaid USD Card:

Prepaid USD card is the type of prepaid card which is used for making various international online payments for goods and services from various International E-commerce platforms. This card can be issued to individual and organizations having PAN certificate.

Mobile Banking

eNMB is a mobile banking app that NMB Bank offers to its customers. eNMB can be easily accessing the bank account for multiple functions from mobile in any time of the day. eNMB offers various functions like third party transfer, load wallet, check bank statement, make payments, recharge balance and many more.

Other services:

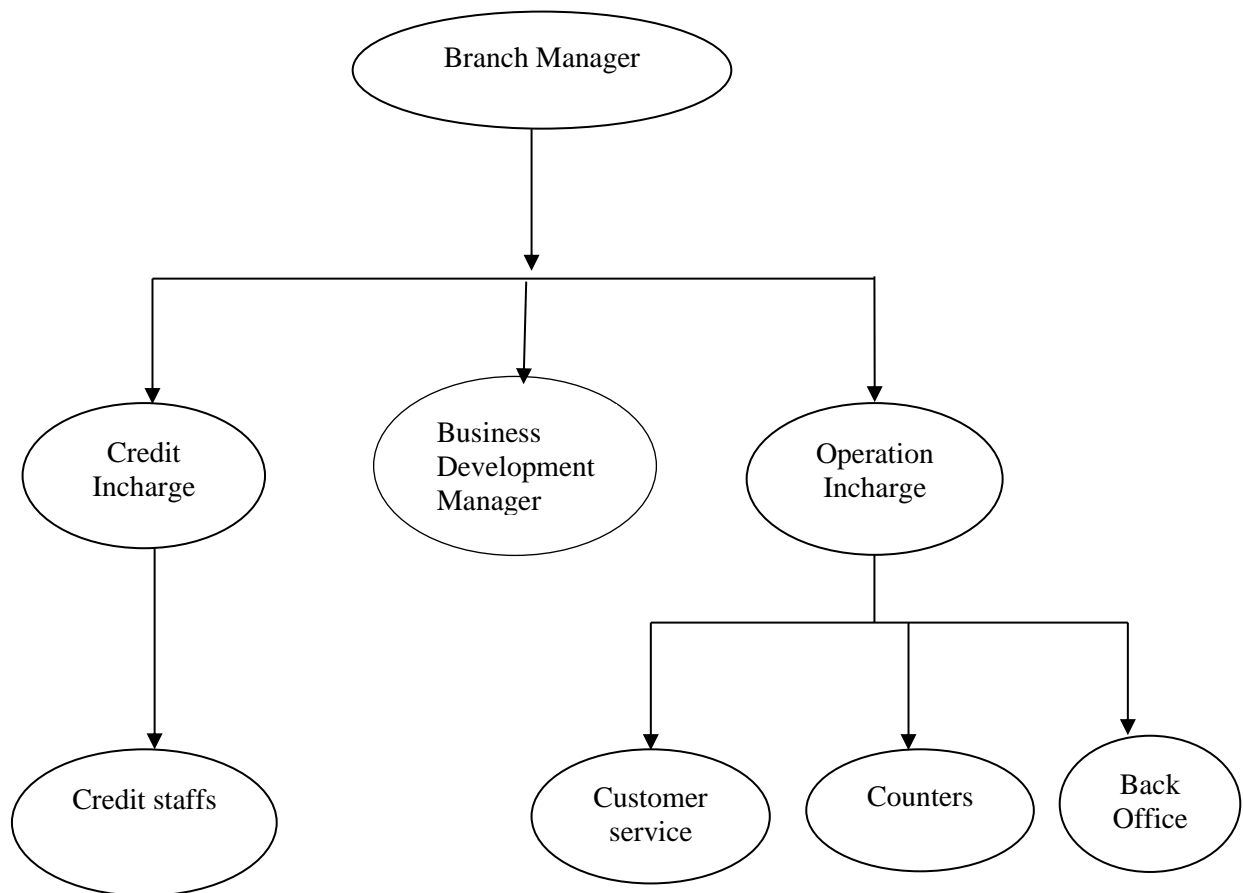
Besides various saving, deposit and lending products, NMB also offers wide range of services to meet the needs of the customers, which are as follows;

- QR Merchant Payment
- Extension Counter
- Branchless Banking
- DEMAT
- NMB Calendar
- Information Technology
- Online Payment
- SWIFT
- Sale/ Purchase of Foreign Currency
- NMB Omnichannel

2.4 Organization Structure:

Organizational structure is the formal arrangement of jobs within an organization. Developing an organization structure managers go through the process called organizational design, that involves decision about key elements like work specialization, departmentalization and formalization. An organization structure is a system that outlines how certain activities are directed in order to achieve the goals of an organization. These activities can include rules, roles, and responsibilities. The organizational structure also determines how information flows between levels within the company. There are total of ten employees working in this branch under different departments like loan, Customer Service Department, cash counter including guards. I was placed in the Customer Service Department where I worked with one permanent employee. The branch had two employees assigned at cash counter, two employees assigned at loan department, one employee as Business Development Manager, one employee as Operational In charge and one Branch Manager and one employee at CSD, with one security guard and one kitchen staff. The activities that I performed during my intern period were taught by the employee who was in CSD. All the reporting of the tasks was reported to OI of the branch. The entire task we performed was reported and supervised by the Officer. The order and command flowed from top to bottom and reporting the activities were flowed from bottom to top. The activities that the employee performed were always verified by OI at the end of the day.

Figure 2.1:
Organization Design and Structure



2.5 SWOT Analysis

SWOT analysis is the organizational capabilities, deficiencies, opportunities and threats.

The factors of analysis are:

Strength

- Sufficient capital assets and fixed assets.
- Strong Brand name company image at local level.
- Introducing of new technology i.e., ATM, SMS Banking, Internet Banking, etc. Card and Cheque.
- Good relations with the customers and employees.

- A good management teams.
- A good working environment.

Weakness

- Time consuming in providing Services to the customers.
- Similar products and services.
- Strict hierarchy makes delay in service delivery.
- Dealing with different staffs' mentality is quite challenging.

Opportunities

- Utilizing existing company resources.
- Invest in new sectors and projects.
- Opening to exploit emerging new technologies.
- Increase E-banking, mobile banking and online services.

Threats

- Changing in the varieties of customer's risk.
- Changes in the preferences of customers as well as personnel.
- Constant and quick innovation of changes in the banking technology.
- Presence of large number of financial institutions.

CHAPTER III

JOB PROFILE AND ACTIVITIES PERFORMED

3.1 Activities Performed in the Organization

During internship, the various practical skills and knowledge about the banking sector were gained. It makes easy to understand how does the operational works are carried out in the banks and how to serve the customers and attract them to do business with them. The internship phase also taught about the work life balance and how the employees balance it along with the various activities / functions performed. During internship period, the major activities performed in the Customer Service Department are:

Customer Service is the front desk of any organization. The image and reputation of the bank depends upon effective functioning of this department. In CSD, the account opening, account closing, forms and voucher fill-up, photocopy and mobile banking related problems are actually done. I have learnt about the documents required for the account opening of various accounts.

The major functions of the CSD are:

- Delivery qualitative services to customers.
- Promote bank products and services.
- Build customer relationships.
- Maintain and manage existing accounts.
- Capture new accounts.
- Respond to customer inquiries and resolve.
- Maintain customer in depositing and withdrawing cash.
- Assist customers in depositing and withdrawing cash.
- Refer complex issue to the management.

Major activities performed

During the whole internship period in NMB Bank Limited, Bagar branch, the real-life job experience was achieved which was quite effective and fruitful. The internship at NMB gave an opportunity to gain a practical knowledge of the banking scenario being an intern at Customer Service Department.

The activities performed under these department are as follows:

- Customer Counselling.
- Understanding the needs of customers and determining the purpose of the visit.
- Forwarding the customer to the concerned department as per their need.
- Making the customer aware of the benefits and services available.
- Informing the customers about the minimum balance required and service charges.
- Counselling about the various services provided by the banks and convincing about the utility of such services.
- Providing suggestions about the sustainable deposit product for the customer.

Account Operation

Account opening is the first phase that makes contact between banks and customers. The customer has to fill up the account opening form in the written format and then only detail is recorded in the server. As an intern I have performed both the duties in NMB.

Process of opening account:

- Fill up the account opening form and collect necessary document.
- Create customer in the system and enter details into system (KYC detail).
- Scan and Update signature card.

For opening an account customer have to fulfill the following documents:

For individual:

- Photocopy of Citizenship
- Passport size photos
- Nominees detail and photocopy of ID
- One nominee's photo

For small/ cottage firm:

- Photocopy of Citizenship
- Passport size photos of owner
- Registration certificate in company register office
- PAN number, stamp, seal of organization

For company:

- Photocopy of citizenship of all the board member
- Photos
- Registration Certificate, Memorandum Of Association (MOA), Articles Of Association (AOA), PAN
- Board minute in on a/c operation
- Stamp/seal of the organization

For minor:

- Guardianship to be verified with related documents.

In case of Foreign National:

- Certified true copy of passport
- Documents should be certified from concerned Embassy
- Certified true copy of valid visa
- All documents of personal account for all the joint parties

In case of Joint Account:

- The partly who has not filled the regular account opening form must fill up the addendum
- No objection for anyone signature form must be filled

After ascertaining completion of above said documents, the bank assigns an account number, accepts the deposit in the deposit slip (voucher) and issues a check book and card to individual(s).

In the case of the illiterate, thumb impressions are obtained in the specimen card. Moreover, s/he is required to furnish photograph as well. Check book is issued but for withdraws, accountholder self-visit to the bank. Terms and conditions should be explained.

Corporate Account:

Companies can be both private limited and public limited. They are called limited because their members are limited to the shares they hold in the company.

- Registration Certificates
- PAN Certificate
- Citizenship Certificates/Passport
- Memorandum and Articles of Association
- Board Resolution

Account of Institutions/Association/Societies:

Various clubs, social institutions, NGOs, INGOs, projects, different bodies of governments also open accounts with the banks.

- Registration Certificates
- PAN Certificate
- Citizenship Certificates/Passport
- Constitution and By-Laws
- Citizenship/Passport of authorized Signatures

Points to follow while opening Corporate Account:

- Legal status of the account holders should be examined to open account.
- Original documents should be checked and a certified copy should be retained.
- Any blank space in the "instruction" and "specimen card" column should be crossed.
- An Account number is to be assigned.
- Deposit to be accepted in the deposit slip (voucher) and a copy to be returned to the account holder.

For Fixed Deposit Account, just an application form is to be filled out as the account holder must normally have any account maintained with the bank. Bank issues a Fixed Deposit Receipt as a proof of having accepted fixed deposit.

Account Closing

The reasons to close a bank account can vary from person to person. Most common reasons include no proper response or service, fees being charged unnecessarily, online services, etc. It can also be because you cannot maintain the account, need the money or simply that you would like to start a fresh account. Sometimes, it happens otherwise too. The bank closes your account because your account remained inactive for a very long period of time,

you have had zero balance over a period of time, you have too many bounced checks or overdrafts, you have been subjected to identify theft, etc. The account can be closed with mutual consent, with a notice by the account holder with or without assigning any reason, with prior notice by the different ways of closing the account have been explained below.

1. At a request of the customer:

If the customer requests for the closure of the account, the bank closes the account after setting off any due to or from the customer. It is the normal practice to receive unused check leaves and cards, ATM Cards, and other facilities from the account holders.

2. At the initiative of bank:

The bank can close the account with a prior notice to the account holder assigning a valid reason. Bank blocks the operation in the account under following circumstances:

- In the case of valid notice of lunacy or death of the account holder.
- In the event of insolvency/liquidation, the credit balance should be transferred to the official assignee.
- In the case of receipt of assignment, the letter issued to the third party by the account holder.
- In the case of the letter received from judicial authority or NRB.

A fixed deposit account is automatically closed once the deposit matures. Interest is transferred to nominee accounts directly while the principal is transferred on submission of original fixed deposit receipt.

Points to ensure while closing the account:

- Account closure request has been signed by the authorized signatory (ies).
- Any due to/from the customer has been set off.
- Cards (Credit, Debit, etc.) and unused check leaves are received from the customers and shredded.
- The reason for account closing is received.
- To extent possible, authorized signatory (ies) should be asked to visit the bank in Person.

Distribution Activities:

In a bank's customer service department, "distribution activities" primarily refer to the process of delivering information, products, or services to customers, including providing account details, issuing debit/credit cards, processing loan applications, and distributing important documents, all while ensuring accurate and timely delivery and addressing any customer inquiries related to these processes.

Statement Print:

One of the major works done in CSD is to print the statement for customers. Customers are required to fill the inquiry form which contains the Name, Account number, date and authorized signature of the customer in order to get the bank balance statement. Bank balance statement shows the amount deposited and withdrawn by the customers. Bank normally provides the statement paper free of cost for six months. Customers usually wish to take the monthly statement.

Benefits of Statement:

- To help customer know about the use of the fund in a chronological manner.
- To act as evidence if any discrepancy occurs in the transaction.
- To assist customers in knowing a different kind of charges charged by the bank.

3.2 Problems solved

The problems encountered are shown as follows:

Problems and solutions related to opening of new account and other further transaction:

- If the person does not have original citizenship, then approval from higher authority must be taken.
- If a customer misses the photographs or any other required documents needed, then he/she is asked to bring it to the collection of the cheque book.
- Sometimes illiterate people who are unable to fill up their account opening forms or deposit vouchers at that time have to fill up forms.
- Searching the required files, documents and customer's information whenever needed.
- Problems and solutions related to cheque book:
- Prepared manual register for various records to keep.

- Followed up and updated the pending documents and delivered the pending cheque books.
- In case a non-account holder is there to collect a cheque book then in such case he/she is provided a cheque book only after verifying his/her ID and the details of them filled in the cheque requisition slip and if it doesn't match, the cheque book is not given.

Problems and solutions related to issuance of ATM:

- If the name of the account holder is mistaken in the ATM letter, at that time immediately another letter had been printed and taken for the approval and only been issued to the customer.
- There might not be sufficient funds at account to issue the ATM card, in such cases customers are informed to deposit a respective amount in their account in order to make their request an acceptable one.
- In case, a non-account holder is there to collect the ATM card, A letter authorizing that person to collect the ATM card by the cardholder is asked but if they do not have such a letter then the ATM card is not given.

3.3 Intern's key Observation:

The internship is the first opportunity to know what it is like to work in an office, to learn how to dress, perform in a professional manner, and to apply professional skills and talents. The internship at NMB gave the opportunity to know the real work environment and the experience gained in the bank is very much fruitful for the future job career. While working at NMB Bank, the organizational culture, the working environment, and co-operation of co- workers, behavior of supervisor, working process and technology at organizational setting was observed.

Friendliness in the workplace

First day as an intern, I was quite worried how to introduce myself, get connected with them and learn the most from them. I was quite surprised to see that they had a culture and series and methods to make an intern feel easy. They were so cooperative and makes us feel so comfortable to work and learn the work. Despite having the huge number of employees in a single branch, the work environment and work culture is very well managed. Every employee seems very responsible towards their work and all work

cooperatively helping each other in their hard and fast situation. Every employee seems happier in their workplace which reflects the positivity and encourage each other to better work for their company. During the lunch break, they used to have it together and discuss about the various things and life, their likes, dislikes, ambition and soon, which makes them closer alike family.

Punctuality in the workplace

Punctuality in the workplace is the main characteristics of every employee, hence I found every employee coming at an office time i.e., 9.30 am. In the morning gap time from 9.30 am to 10 am, they discuss about the work schedule and start their job.

Valuing the firm

Everybody used to value the time greatly. Everyone's philosophy about the job was not to panic, do the right job at the right time, don't hurry and make mistakes because making mistakes require doing the job once again. The task used to be pending more mainly in the operation department but every employee tries their best to complete their task and serve the customers.

Teamwork

Teamwork is must in the banking job. There is no job which can be done alone. The teamwork at NMB Bank was great. Everybody was adapted to their tasks. There used to be two-way communication on every task and the supervisors are always ready to help the juniors and make them feel more comfortable doing their work.

Precision at Work

At bank, each and every job has to be precise. There are no more rooms for the mistakes and one has to be responsible for the mistakes they make. Hence, the carefulness and greater responsibility is the essential factor in the workplace as the employees has to face various operational risks.

Behavior of Supervisor

Supervisor is a person in the first-line management who monitors and regulates employees in their performance of assigned or delegated tasks. At NMB Bank, Mrs. Saraswati Gurung (Manager) and Mrs. Aasu Shrestha (Operation in charge) supervise the employees and so to me. However, the respective department in-charge plays the immediate supervisor of me. As the behavior is concerned, Relationship officer was politely whereas the managers behave as a teacher/guardian to me also.

Working Process and Technology

NMB bank has all the latest technologies and modern working process for functioning. It is well equipped and updated the banking software (Finacle). During internship, the work process of NMB Bank is hierarchy. The lower level operates the activity, middle level management intermediate management subordinates to the executive management and lower management and executive management look at the organization as a whole and derive broad strategic plans. Technology is most important equipment in banking as well as in all sectors. The bank has computers, scanner, printing each department, cheque printing, statement printing, and cash printing in CSD, CCTV cameras to supervise, cash counting machines, telephone in each department, ECC scanner, internet, photocopy machines for the effective work processing.

Other observation

The things that I found was the celebrations of various festivals collaboratively in the banks like birthday celebrations, and the party in Tihar by the ladies for the male employees, eating and dancing together shows the beautiful bonding and the family vibes in the workplace which eventually motivates every employee to work better together.

CHAPTER IV

STUDY RESULT

4.1 Key Skills and Attitude Learnt

NMB bank was always supportive to internee in giving them a proper working and learning environment. However, due to short internship period of 45 days, it was difficult to gain in depth knowledge about every activity performed in the bank. Moreover, the entire lesson learnt cannot be express in the language form because much knowledge is related to realization rather than the new knowledge. The internship experience provided new insights into the knowledge base by helpingto make proper use of theoretical knowledge. Despite, the short internship period, the amount of knowledge gained through internship period is valuable and helped to gain practical knowledge apart from the theoretical knowledge gained from the academic courses. The general lessons learnt by the internee during the overall internship period are as follows:

- The internee learnt about the different functioning of the bank as well as also learn about the KYC Policy.
- The internee learnt about the fact that technology is one of the major factors that minimize theoperational cost and increase the efficiency.
- The internee learnt about proper documentations and filing and its importance as well.
- The internee developed various type of skills i.e., communication skills, leadership skills, presentation skills, interpersonal skills, research skills etc. which are essential for a professional career and to be a successful person in banking industry.
- The internee learnt that the real working environment and practical exposures are quite different from the theoretical knowledge that is learned in classroom.
- The internee learnt that there is high importance of teamwork, proper communication, and coordination behind the success of banking operations.
- The internee learnt information of every single product and services provided by the CSD department of the NMB bank.
- The internee learnt the importance of customer satisfaction.

- The internee learnt that the combined effort of all department results in higher efficiency in the operation of the organization.
- The internee learnt to deal with the customers, cooperate with them and tackle the queries of the customers.
- The internee learnt specific Operation activities like SWIFT payment, currency exchange and other banking functions.

4.2 Major Findings

During the internship at NMB Bank Limited, Bagar Branch, several key observations were made regarding banking operations and customer service:

- The customer service is efficient but sometimes time-consuming due to formal verification processes. Digital banking services are improving customer convenience, but some customers struggle with digital literacy.
- Account management is well-structured but requires significant documentation, leading to delays in activation. Strict KYC policies ensure security but slow down processes.
- The bank offers a variety of deposit, loan, and digital banking services. Popular offerings include NMB Smart Nari Bachat Khata, NMB Visa Cards, and QR Merchant Payments.
- The bank actively promotes mobile and internet banking, but customer adoption remains a challenge.
- A clear hierarchy ensures smooth functioning, but strict procedures sometimes delay decision-making.
- Strong brand presence, diverse products, and good customer relationships are key strengths, while service delays and digital literacy gaps remain challenges.
- Overall, the bank is well-structured and customer-focused, but improvements in service efficiency and digital adoption could enhance overall customer satisfaction.

4.3 Summary

The internship at NMB Bank Limited, Bagar Branch provided hands-on experience in the banking sector, covering various aspects such as customer service, account management, loan processing, digital banking, and overall operational efficiency. Throughout the

internship, practical exposure was gained in handling customer queries, processing transactions, and understanding the bank's policies and procedures.

A key focus of the study was on customer satisfaction and how various factors such as service quality, digital banking adoption, documentation processes, and financial product offerings impact customer experiences. The bank has made significant strides in offering modern banking solutions, including mobile and internet banking. However, challenges such as lengthy documentation processes, occasional service delays, and limited digital literacy among some customers were identified. Despite these challenges, NMB Bank has maintained a strong customer base by focusing on personalized service, efficient problem resolution, and continuous improvement of its financial products.

4.4 Conclusion

The internship experience provided a comprehensive understanding of banking operations, customer expectations, and service efficiency. It was observed that customer satisfaction plays a crucial role in building long-term relationships and ensuring business success in the banking sector. The bank's efforts toward digital transformation are commendable, but further enhancements in digital literacy programs, streamlined documentation processes, and quicker service delivery could significantly improve overall customer satisfaction. Overall, the internship was highly beneficial in developing practical skills, industry knowledge, and a deeper understanding of financial services. The experience reinforced the importance of customer-centric approaches, operational efficiency, and digital advancements in modern banking. These insights will be valuable for future professional growth in the banking and financial sector.

CHAPTER V

RECOMMENDATION

5.1 Recommendation to the NMB bank

Apart from great experience, internee also encountered some problems. Those problems were related to the department. Taking this fact into consideration, the following section highlights some recommendation to the organization in which the placement is made.

- Customers are not fully satisfied by the time taken to render service. So, NMB Bank must focus on customer's satisfaction by hiring skilled people technical improvement.
- NMB Bank must focus on their services like: mobile banking update, ATM card information by calling customers to know them.
- Bank shall upload all the latest reports in its websites. As they had uploaded only past reports, I had to limit my report's findings due to older data.
- The bank should focus on quick and quality services in order to attract the potential customer and to retain the existing customer.
- It is suggested to handle the customers' complaints and queries as satisfied customers are the key to the success of any organization. More intern can be hired to solve the problem of large unreceived phone calls.
- Since the jobs at all the departments seemed to be quite repetitive and monotonous, job rotation would be a better option to add more enthusiasm and keep motivation going through staffs.
- Staffs work may or may not be regular so, proper and regular monitoring of activities should be done to check and control the activities of staff.
- Acknowledge customers and treat them with respect to earn their trust and their business. Interact with the customer to know their needs.

- The services and product of the bank are as per the demand of customers. But lacking is that they should be provided as quick as possible i.e., response rate should be high.
- Although bank has stored all the documents and records needed in the future for them but it needs to be managed properly. The files should be kept in alphabetical order so that it is easier to find them when needed.
- The bank should focus on new technology like online banking, mobile banking, bill payment services etc.

5.2 Recommendation to the college:

Internship is the most valued program of BBA-BI to enhance and enrich the practical managerial skills and other technical skills needed to manage business organization effectively and efficiently. The program stimulates creative and critical thinking and helps in developing interpersonal communication skills among the students in terms of business and public administration. There should be proper coordination and cooperation between the student, concerned business firm, and the concerned college to achieve the objectives of the internship program. Some of the recommendations to be given to the Nepal Tourism and Hotel Management College on the basis of observation made during the internship are as follows:

- The college should provide guidance or counselling with the student before going to internship. This helps students to know what they should expect from the interns.
- College should help students in getting the internship opportunities at organizations that can be a good place to learn and experience the new working environment.
- During internship, it will be difficult for students to manage time between college and organization. Thus, it is the responsibility of the college to slow down the load of the study related activities.
- The college should make frequent visits to the organization or be in contact with the supervisor under whom the students are working in the organization to know about the regularity and performance of the students and to know what sorts of jobs they are doing.
- Students should be given such opportunities at different time. So that they will be able to bring professionalism in their work.
- To inspect, monitor and supervise the students on the internship time and again.

- The college should work like the guardian of the students whenever they face the difficulties.
- College must give MS EXCEL training to the students before assigning them to prepare reports.
- College should supervise continuously to students for report writing and manage the college schedule during internship time.
- College should invite the organization supervisor and reward his organization for granting an internship program for their student which could build a good relationship between the bank and college.

In spite of all internee is thankful to Nepal Tourism and Hotel Management College for giving such mind-blowing course structure, extremely ace indicating teachers, and better environment and giving such passage level position undertakings to get the learning of organization understudies.

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