**CUSTOMER SERVICE PRACTICES OF GLOBAL IME BANK LIMITED**

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***An Internship Report***

***Submitted To:***

Office of the Dean

Faculty of Management

Tribhuvan University

In partial fulfillment of the requirements for the degree of

**Bachelor of Business Administration (BBA)**

Bharatpur, Chitwan

August, 2023

# **STUDENT DECLARATION**

I hereby declare that the internship report “**Customer Service Practices of Global IME Bank Limited**” prepared by me is my original work and my assistance that I received while preparing this report is fully acknowledged and disclosed in the report. This report has been prepared under the prescribed format for the purpose of partial fulfillment of the requirements for the degree of Bachelor of Business Administration (BBA) under the Faculty of Management, Tribhuvan University and will not be used for other purposes. I alone am responsible for any deficiencies that may have remained in this report.

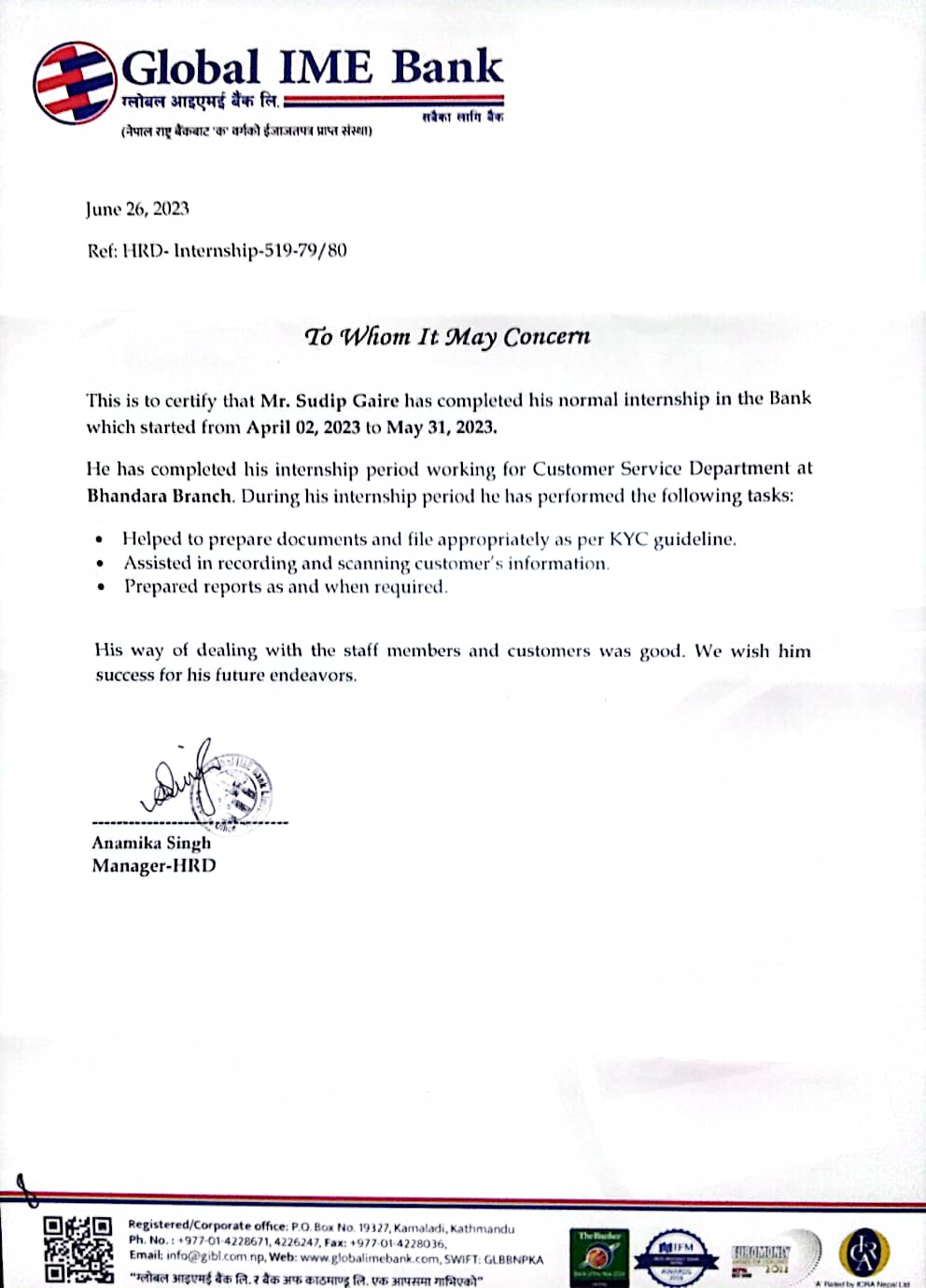
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Sudip Gaire

BBA 8th semester

August 2023

# **INTERN CERTIFICATE**

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# **RECOMMENDATION LETTER**

# **ACKNOWLEDGEMENTS**

This internship report entitled “**Customer Service Activities of Global IME Bank Limited**” is prepared for the partial fulfillment of the requirement for the degree of Bachelor in Business Administration (BBA) course in Birendra Multiple Campus operating under the Faculty of Management, Tribhuvan University. The financial sector is the backbone in the economic development of the country, more in the context of developing country like Nepal. Hence, I would like to thank Birendra Multiple Campus for providing me with an opportunity to be involved in the internship program which gave me the real time exposure to the practical work environment.

The completion of the internship and the report has been possible only because of the support of many people. I would like to thank Mr. Ashok Rimal the branch manager of Global IME Bank, Bhandara branch, Chitwan for granting me the permission to work in the organization. I would like to express my sincere gratitude to Mr. Raju Chaudhary of Customer Service Department for teaching and guiding me all my internship period. I also thanks to Mrs. Amrita Pokhrel, Operational In-charge, Mrs.Trisana Gautam Tiwari of Cash Department, Mr. Resham Lal Paudel of Credit Department for the cooperation and guidance throughout my internship period.

Moreover, I would like to thank my supervisor and program director Mr. Sudip Wagle who has devoted his valuable time and effort for patiently guiding me to complete this internship report.

At last, I am grateful to all those people who have helped me directly and indirectly during the internship period and in the preparation of this report. Thank you everyone!

Sudip Gaire

August, 2023

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# **CHAPTER I**

# **INTRODUCTION**

## 1.1Background of the study

The scope of BBA has grown as an important academic discipline with practical dimension. This has grown according to needs of the institutions with growth of financial sectors in particular and other professional organizations in general.

Students must complete a thorough on-the-job internship during their eighth semester of study in order to partially meet the requirements of the four-year Bachelor of Business Administration degree at Birendra Multiple Campus, a division of Tribhuvan University (T.U.). Despite the fact that field work, case studies, report writing, and presentations are a major part of the course and syllabus during the whole semester, the practical knowledge is the main focus. All BBA students are expected to do an eight-week internship as part of their program of study. This experience gives students the opportunity to hone their interpersonal, management, and professional abilities as well as their communication skills. The educational institutions benefit from producing skilled, self-assured, informed, and dynamic human resources by using the material from the courses indicated above and others.

With a view to provide qualitative and proficient education in management, Tribhuvan University (TU) introduced bachelor’s in business administration (BBA) in 2002 A.D. TU BBA, a four year, hundred and twenty credit hours, is an object oriented business management program. BBA aims at building self-confidence, self-motivation, and self-discipline of students by emphasizing on quality education, and other curricular activities. Students are required to work in any organization for eight weeks in their final semester (Eight Semester). This internship program is designed with the aim of providing opportunity to learn how to translate the knowledge into actions through exposure to a real organizational environment. It will also help the student to assess themselves in real life situation and serving in various professional areas. It helps in gaining work experience and develops relations with potential employers. The program stimulates creative and critical thinking and helps in developing interpersonal communication skills. Furthermore, internship helps bringing out the hidden capability of students and makes them able to face internal as well as external environmental challenges. Through the provision of the internship, one can understand the real scenario of the organization by being the member of that same organization for a predetermined period. Moreover, it not only helps the students but also benefits the organization to assess fresh graduates.

## 1.2 Objectives of the internship

Every action is directed towards accomplishing certain objectives. The objectives are the smaller versions of what we would like to achieve as our overall goal. Setting objectives helps to understand and analyze how our actions need to be directed. It basically helps to answer the question how to achieve our larger target. Well, internship program is in itself a new learning pedagogy which provides the floor for the practical exposure of theoretical knowledge.

The general objective of the study is to understand the banking organization, its structure, working procedures and risk associated with it. However, the specific objectives of the study are:

**General Objectives**

1. To identify the different products and services offered by bank.
2. To get involved in the real working environment and know about the corporate world.
3. To get in-depth knowledge about the various activities performed at Customer Service Department.
4. To develop communication and interpersonal skills.

## 1.3 Methodology

This internship report is the in-depth study of particular subject or topic backed by the collection, compilation, presentation and interpretation of relevant data. This report has been prepared on the basis of two months internship experience gained at GIBL. Completion of internship is a combination of the different type of the activities. It starts from the selection of the organization for the internship, performance of different type of the activities and placement in different parts of the organization and finally the collection of various primary as well as secondary data for the preparation of the report.

### 1.3.1 Sources of Data

Generally, the data can be collected from two major sources which are given below:

**Primary Data: -**

Primary data has been collected through direct queries, observation during the internship period, Informal discussion and interaction with the staff of the bank. They are: -

1. Interaction with employees
2. Direct Observation
3. Different Opinion of Customers

**Secondary Data**

Secondary data has been collected from bank’s website, other related sites annual report and instruction of supervisor, publications & Journals. Here, the secondary data are collected from different sources, such as:

1. Annual Reports
2. Journals
3. Website: http//www.gibl.com.np
4. Published Documents

### 1.3.2 Organization Selection

The first and most crucial stage in an internship is choosing the organization since it serves as the actual learning environment where an intern learns about the real-world applications of the numerous theories. Therefore, it's crucial to pick a company that can teach you about the different facets of the workplace, help you grow as a person, and enhance your confidence.

Keeping all these things in mind, intern approached Global IME Bank Limited for internship because it is the second largest “A” class commercial bank in Nepal in terms deposits which implies the greatest number of transactions and frequent customer flow in the bank premises. Also, it is one of the top-level banks in Nepal.

### 1.3.3 Placement

In GIBL throughout my internship period I was placed in Bhandara Branch. The placement of an intern is mainly done by the HRD of the organization. The internee after getting the appointment letter from HR Department was placed in CSD. It was under the supervision of Mrs. Amrita Pokhrel(Operation in-charge) and Mr. Ashok Rimal(Branch Manager).

### 1.3.4 Duration of Internship

According to the Faculty of Management (FOM), we are required to do internship for eight weeks. So, the internee completed the eight-week internship program at Global IME Bank, Bhandara branch. Internee worked the entire period in the Customer Service Department. This internship programe has been fruitful for the internee to get the real knowledge of the banking activities of the organization. The working time was from 10:00am-5:00pm.

Table1 Duration of internship

|  |  |
| --- | --- |
| Duration | CSD |
| First week | Checkmark |
| Second week | Checkmark |
| Third week | Checkmark |
| Fourth week | Checkmark |
| Fifth week | Checkmark |
| Sixth week | Checkmark |
| Seven week | Checkmark |
| Eight week | Checkmark |

### 1.3.5 Activities Performed

The activities I had performed during my internship period are as follows: -

Table 1 Activities Performed

|  |
| --- |
| On a customer’s request assist with form completion |
| Arranging and submitting the paperwork |
| Answering phone calls |
| Ekagaj uploading the documents |
| Establishing & cancelling accounts |
| ATM, debit and credit cards, as well as their records, are printed, changed by forced pin and issued. |
| Providing information about personal bank account |
| If necessary scanning, printing and photocopying the documents |
| Issue of cheque & maintaining a record of issued cheque |

## 1.4 Limitations

The internship period was a huge opportunity to study and know the real environment of the banking service. In spite of the support and guidance provided by the supervisor and other staffs during the internship period, the study has been conducted with certain limitations. Some of them are as follows:

1. Time period of two months is too short to learn about all the working procedure.
2. The study is only based on a single institution (GIBL), thus cannot be generalized to the other commercial bank in the Nepalese banking industry.
3. Interns are not allowed to use the system. So, it’s become difficult to learn everything just by observing.
4. All the bank staffs were busy on their work so they had very little time for the interns.

# **CHAPTER II**

# **INTRODUCTION TO INDUSTRY**

## 2.1 Introduction of the banking industries

Banking sector plays an importance role in economics development of the country. It is a financial institution which deals with money. It accepts deposit run individual and organizations and grants loan to them. It allows on the deposits made and charges interest on the loan granted. Since, it accepts deposits and grants, it is regarded as the trader of the money. Further it creates credit and support for the formation of capital. A bank is a financial institution licensed by a government, which deal with money and credit. Its primary activities include borrowing and lending money. Many other financial activities are key players in financial market and offer financial services such as investment funds. Banking sector is mirror of an economy as it is l inked with almost all economy sectors. Its linkage with all sectors makes it a proxy for what is happening in the economy as a whole.

*“Bank is a financial institution which provides financial services that may be in the form of accepting deposit, advancing loan, providing necessary technical advices, dealing over foreign currencies, remitting funds etc.”*

* (Nepal Rastra Bank,2058)

From the above definitions, it is clear that a bank is a financial institution, which accepts deposits from the public in different accounts and grant loans to individuals and corporations against their certain securities. In these days, it performs a wide variety of functions. It does lot more than deposit and credit such as remitting money, letter of credit, guarantee, etc, for the service and benefits of individuals, corporations and general public .i.e. it is an agent of its clients, which remits money, provides services like LC, guarantee etc. and collects incomes, commissions and pays expenses on behalf of them.

### 2.1.2 Evolution of Banking Institutions in Nepal

### The history of Nepalese banking industry is not so long. The banking in Nepal may be described as a component of the gradual and orderly evolution in the financial and economic spheres of the Nepalese life. Nepalese people of rural area aren’t able to enjoy the facilities of banks till date. The origin of modern banking dates back to the ancient times. However, in the context of Nepal, the concept of modern banking has emerged recently. Modern banking system in Nepal started from the establishment of Nepal Bank Limited (NBL) in 1937 A.D. under “Nepal Bank Act, 1937”. It is the first bank in Nepal and prior to this, there was no such organized banking system in the country. After the establishment of this bank, different services like accepting deposits, extending credit facilities for promotion of trade, rendering customer related services and investing in government bond and securities were offered to general public. This bank also performed agency function and acted as the banker to the government. In fact, it conducted all the functions of the central banks (except issuance of paper money) till the establishment of NRB.

During the time of Chandra Shamsher (1901–1929), credit facilities of “Tejarath” were extended by opening its branches. Later, “Tejarath” was replaced by the first commercial bank, Nepal Bank Limited established on 30th Kartik 1994 B.S. is the first commercial bank in Nepal. Then Nepal Rastra Bank was established on 2013-01-14 B.S. as the central bank under Nepal Rastra Bank Act 2012 B.S. In 2013 B.S., Industrial Development Center was established and later it was converted into Nepal Industrial Development Corporation (NIDC) in 2016 B.S. As the monetary transaction got more and more complicated, on 2022-10-10 B.S. Rastria Banijya Bank was established as a fully government owned commercial bank. Agricultural development bank was then established on B.S. 2024-10-07 to help the agricultural side of the country.

To operate all commercial banks uniformly under single act, “Commercial Bank Act 2031” was enacted. The evolution of banking law in Nepal was started from the date of promulgation of the Nepal bank Kanoon for the establishment of the Nepal Bank Limited in 1994. The Nepal Rastra Bank Act, 2012 BS was another landmark for the development of banking law of Nepal. This act made provision for the establishment of central bank in Nepal to achieve the objectives of issuing of Nepalese currency and management of its circulation, keeping stability in the exchange rate of Nepalese currency, mobilizing capital for the development, and developing the banking system in Nepal. To achieve these objectives, provisions for the establishment of NRB incorporated in the NRB Act was not sufficient and other different acts like Nepalese Currency Circulation Promotion Act, 2014, currency act 2019, foreign exchange control act, 2017, national debt act, 2040 are still in force. The currency act 2019 was replaced by the currency act 2040. This act was also replaced by the Nepal Rastra Bank Act, 2058 along with the Nepal Rastra Bank Act, 2012 (Thapa, 2022).

## 2.2 Meaning of Commercial Bank

A commercial bank is a type of financial institution and intermediary. It is a bank that provides transactional, savings, and money market accounts and that accepts time deposits. It is an institution which accepts deposits, makes business loans, and offers related services. Commercial banks also allow for a variety of deposit accounts, such as checking, savings, and time deposit. These institutions are run to make a profit and owned by a group of individuals, yet some may be members of the Federal Reserve System. While commercial banks offer services to individuals, they are primarily concerned with receiving deposits and lending to businesses. The number of Commercial Banks in Nepal has increased from 25 in 2009 to 32 in 2012, offering wide varieties of products and services. 2.4.1 The Role of Commercial Banks In the modern banking industry, commercial banks perform different functions and offer varieties of services to fulfill the requirements of customers and retaining them. Some of the major roles of commercial banks can be listed as follows:

* 1. Accepting money in terms of deposit from surplus units. • Offering loan facilities to the deficit units.
  2. Processing of payments by way of telegraphic transfer, EFTPOS, internet banking, or other means.
  3. Issuing bank drafts, bank cheques, cards etc.
  4. Providing documentary and standby letter of credit, guarantees, performance bonds, securities underwriting commitments and other forms of off balance sheet exposures.
  5. Safekeeping of documents and other items in safe deposit boxes. • Cash management and treasury.

## 2.3 Opportunities in Banking Industry

1. New Acquisition
2. Growing Economy
3. New Markets
4. Venture Capital
5. Global Market
6. Growing Demand
7. New technology adaptation
8. Increasing number of branches
9. Increasing remittance market

## 2.4 Threats/ Challenges of the Banking Industry

1. Increasing Competition
2. A Cultural Shift
3. Regulatory Compliance
4. Changing Business Models
5. Rising Expectations
6. Customer Retention
7. Outdated Mobile Experiences
8. Security Breaches
9. Antiquated Applications
10. Continuous Innovation

# **CHAPTER III**

# **INTRODUCTION OF THE ORGANIZTION**

## 3.1 Description of the Global IME Bank

Global Bank Limited is a national level commercial bank promoted by highly prominent business personalities and reputed individuals of the country who have excelled in their field of profession with very good integrity and social standings. Global Bank Limited came into existence as the 19th commercial bank of Nepal by starting its banking operations from 2007 January 2 with an objective of providing competitive and modern banking services in the Nepalese financial market. The bank has authorized capital of Rs 3 billion and paid up capital of 1.5 billion, out of which 70% is promoters’ contribution and 30% is public. It is a national level commercial bank promoted by highly prominent business groups and reputed individuals of the country who have excelled in their field of profession with very good integrity and social standings. Under the guidance of reputed of Board of directors and professional and dynamic management industry, Global Bank is committed to offer a wide range of banking products and services best technology to meet the unique requirements of all the customers clients and thereby delight them by exceeding their expectations. With a shared vision of “The Bank for All”, Global bank team is committed in providing the quality products and services to its valued customers with utmost courtesy and care. Global Bank has used latest banking software "FINACLE" to provide best services to its valuable customers. With the centralized banking system, all the branches (29 inside and 2 outside valley) of Global Bank is interconnected. Customers can either deposit in account or withdraw from their account through any branches of Global Bank Limited under Anywhere Branch Banking System (ABBS). The bank provides ATM, Internet banking, SMS banking etc. Through continuous Research and development and innovation in products and services, the bank deliver quality products and services to best suit customer needs to build-up the trust and enhance the level of confidence between the customer and the bank.Pursuant to the liberalized economic policy of the government, majority of the commercial banks have established their head office in the Kathmandu valley. Witnessing the incredible potential, the country offers outside the capital, the promoters have established the bank in Birgunj, the commercial hub of the nation. It is in line with the aim of the bank to be “**The Bank for All**” by giving necessary impetus to the economy through world class banking service.

For the day to day operations, the bank has been using the world renowned FINACLE software that provides real time access to customer database across all branches and corporate locations of the bank. This state of the art customer database has also been linked to a Management Information System that provides easy reach to all possible database information for balanced and informed decision making. A disaster recovery system (DRS) of the Bank has also been established in the Western Region of Nepal (200 km west of Kathmandu).

The bank has been able to achieve excellent diversification of its assets. A well balanced distribution of exposure in areas of national interest has been possible through long term forecasting and timely strategic planning. The bank has diversified interests in hydro power, manufacturing, textiles, services industry, aviation, exports, trading and microfinance projects, just to mention a few.

The exemplary performance of the bank in these last five years has elevated it to a premier status in the industry. The bank has been handling government transactions and is officially among the only 5 banks in Nepal to do so. The bank has been able to earn the trust and confidence of the public, which is reflected in the large and ever expanding customer base of the bank. Through all this the bank has been able to truly achieve its vision of being **“The Bank for All”**. Even with all this success, the bank remains internally focused towards manpower development, product innovation and process innovation etc., to have a strong and solid foundation, which are ongoing and continuous improvement initiatives undertaken by the management and staff alike.

GIBL has been conferred with “The Bank of the Year Award 2014” for Nepal by the Bankers Magazine (Publication of the Financial Times, UK), “Best Internet Bank 2016- Nepal” by International Finance Magazine, London and “Best Employer Award 2018” by World HRD Congress India. “Nepal’s Best Bank’ in 2022 by Euromoney Magazine (Award for Excellence), London, UK.

## 3.2 Vision

The bank shares a common vision of “The Bank for All” amongst its Promoters, Directors, Management Team and Staff in commitment to providing the highest standard of services for customers from all regions and societies.

## 3.3 Mission

To deliver innovative product and services to customers, using these innovative products to achieve financial inclusion, and do so by exemplifying good corporate governance, proactive risk management practices, and superior corporate social responsibility.

## 3.4 Promoters

GIBL has been promoted by a group of prominent indigenous entrepreneurs who have written a history of success in their field of ever growing business. The promoters of the bank include renowned, well established and respected businessmen/industrialists in Nepal from a variety of different sectors that include finance, remittance, trading, export, automotive services, manufacturing, media services and hydropower to name a few. The collective experience of the promoters has been realized to customize the bank's offerings and services to compete with best in the banking industry and instill a culture based on our core values of integrity, business ethics, teamwork, respect, humility, professionalism, loyalty and good governance.

## 3.5 Core Values

GIBL believe that the banking should be based on: -

1. Team Work
2. Respect and Humanity
3. Loyalty
4. Professionalism
5. Integrity and Business Ethics
6. Good Governance

## 3.6 Board of Directors

The bank is led by experienced and visionary Board of Directors driven towards the achievement of banking excellence.

Table 3: Members of BOD

|  |  |
| --- | --- |
| **Name of members** | **Designation** |
| Mr. Chandra Prasad Dhakal | Chairman |
| Mr. Sudarshan Krishna Shrestha | Director |
| Mr. Krishna Prasad Sharma | Director |
| Mr. Devendra Pratap Shah | Director |
| Mr. Cabinet Shrestha | Director |
| Mr. Ram Bahadur Bhandari | Director |

## 3.7 Management Team

The management team of the bank have been handpicked to include the most seasoned and experienced veterans from the industry who have previously shown the ability to lead and nurture an organization.

Table 4 Management Team Member

|  |  |
| --- | --- |
| **Name of members** | **Designation** |
| Mr. Ratna Raj Bajracharya | Chief Executive Officer |
| Mr. Mahesh Sharma Dhakal | Senior Deputy Chief Executive Officer |
| Mr. Surendra Raj Regmi | Deputy Chief Executive Officer |
| Mr. Kalyan Bikram Pande | Deputy General Manager |
| Mr. Bhawani Dhakal | Assistant General Manager |
| Mr. Buddhi Akela | Assistant General Manager |
| Mr. Anil Joshi | Assistant General Manager |
| Mr. Raja Aryal | Assistant General Manager |
| Mr. Deep Chandra Regmi | Assistant General Manager |
| Mr. Shanta Shiwakoti | Chief Manager |

## 3.8 Financial Highlights

The financial highlights of the bank as16th July 2023 (4th QUARTER FY 2079-80)

|  |  |
| --- | --- |
| **Particulars** | **Amount** |
| Operating Profit Before Provision | 4,302,825,949 |
| Net Profit for the Period | 2,895,191,055 |
| Total Deposits (Liabilities) | 467,692,938,055 |
| Total Lending (Assets) | 526,375,694,783 |
| Credit Deposit Ratio | 88.85% |

## 3.9 Branch Workforces and Services Offered (Bhandara Branch)

### 3.9.1 Branch Workforce (Bhandara Branch)

At Global IME, Bhandara Branch where I did my internship, a very responsive as well as responsible employees were exist. I found them rather motivated and energetic towards their assigned task. Following are the name and designation of these employees:

|  |  |
| --- | --- |
| **Designation and Responsibility** | **Name** |
| Branch Manager | Ashok Rimal |
| Manager/ Credit Department | Resham Lal Chaudhary |
| Operation In charge | Amrita Pokhrel |
| Cash Counter | Trisana Tiwari |
| Customer Service Department | Raju Chaudhary |
| Inventory management | Sujana silwal |

### 3.9.2 Products and Services Offered

The bank offers a complete range of banking products in deposits, lending, trade finance and remittance through all of its branches. It has altogether 358 branches, 65 extension and revenue collection counters, 322 branchless banking services and serves more than 4 million customers through these networks. All of the bank’s branches have been established as full service outlets that offer a large range of banking services to its customers. The bank’s deposit product portfolio includes saving deposits, fixed deposits, call and current deposits. The lending products portfolio includes commercial loan products such as demand loans, cash credits, overdrafts, trust receipts and term loan. Non fund based products such as bank guarantees and letter of credit are also available to the bank’s customers.

#### **3.9.2.1 Deposit Products**

Saving Depositsproducts of GIBL are given below: -

1. Soche Jastai Bank Khata
2. Global Student Saving Account
3. Global Branchless Banking
4. Global Share Lagani Bachat Khata
5. Sabai Nepali Ko Bachat Khata
6. Global Navaratna Salary Account
7. Global Balbalika Bachat
8. Global Nari Bachat Khata
9. Global Normal Saving
10. Karmachari Bachat Khata
11. Global Jestha Nagarik Saving Account
12. Call Deposit
13. Global Remit Saving Account
14. Global Janmabhumi Bachat
15. Global Sahayatri Remittance Bachat Khata

**Fixed Deposit Products** of GIBL are as follows: -

Global NRN Fixed Deposit Account

1. Global Sambriddha Awakas Recurring Deposit
2. Global Top-UP Fixed Deposit
3. Global General Fixed Deposit
4. Meri Unilai
5. Institutional Fixed Deposit
6. Global IME Remitters Term deposit

**Current Deposit Account** of GIBL are as follows: -

1. Global Personal Current Account
2. Global Corporate Current Account
3. Global Convertible Foreign Currency Current Deposit Scheme

#### **3.10.2.2 Loans and Advances**

1. GIBL offers the following types of Loans: -
2. Loan Against Share
3. Home Loan
4. Professional Loan
5. Mortgage Loan (Personal Loan)
6. Education Loan
7. GIBL Auto Loan
8. Loan Against FD
9. Global Hire Purchase Loan
10. Kissan Banking Sewa
11. Global IME Krishi Karja
12. SME Loan
13. Infrastructure/Project & Consortium Loans
14. Corporate Banking
15. Global Small Business Loan
16. Global Baideshik Rojgar Tewa Karja

#### **3.10.2.3 Remittance**

Remittance refers to transfer of money from one place to another. It may be within the country or from outside the country. Global IME bank is providing fastest, most reliable and most secured remittance facilities.

**Domestic Remittance**

1. IME Remit
2. Global Remit

**Outward Remittances**

1. SWIFT
2. Bank Draft
   1. Indian Rupees Draft Arrangement
   2. FYC Draft Arrangement
3. Managers Cheque
4. Anywhere Branch Banking Services

#### **3.10.2.4 Other Services**

GIBL has been able to deliver the following other services: -

1. Mobile Banking
2. ATM
3. E- Banking
4. Online Payment System
5. SMS Banking
6. QR Withdrawal

**3.11 SWOT Analysis**

SWOT analysis is a [framework](https://www.techtarget.com/whatis/definition/framework) for identifying and analyzing an organization's strengths, weaknesses, opportunities and threats. These words make up the SWOT acronym. The primary goal of SWOT analysis is to increase awareness of the factors that go into making a business decision or establishing a business strategy. To do this, SWOT analyzes the internal and external environment and the factors that can impact the viability of a decision. It is the process of finding strategic fit between external opportunities and internal strengths while working around external threats and internal weaknesses. The following strength, weakness, opportunity and threats have been identified through intensive observation in the GIBL Customer Service Department: -

**Strength of GIBL**

Each and every organization has some strength to run the company in a better way. Strength means attributes that are helpful to achieve any objectives. Like other organizations GIBL has some strength that is presenting below:

1. The bank has a good reputation in the community.
2. Having positive relationship with exporters and importers.
3. A large consumer chain with a higher reputation among its customers and stakeholders.
4. Experienced, trained and highly motivated staffs.
5. Being the ‘A’ class financial institution and government owned bank, customer feel secure with the bank.
6. Infrastructure and Technological advancement as per the need and demand of the global banking industry.
7. Along with the lower interest rate on deposit as compared to other institutional, it has attracted the customers.
8. In course of lending, GIBL provides the loan to the customers with low service charge and interest rate compared to other institution.
9. A constructive regulatory committee has weekly meeting to talk about the effectiveness of the organization.

**Weakness of GIBL**

* 1. The world does not contain pure blessings. Every thing in the world is incomplete in some way. Therefore, it is fairly normal to see some perforates in GIBL performance.
  2. Document processing takes too long, leaving clients occasionally unsatisfied.
  3. In comparison to other financial organizations, the bank has fewer ATM booths.
  4. The bank has fewer cash registers.
  5. Another heating issue is the ATM system's technical malfunction.
  6. The new system was rapidly experimented, which caused the system to be sluggish.
  7. Lack of customer complaint desks and customer identity awareness in its branches.
  8. Lack of healthy working environment leaving too much pressure for its employees.
  9. Lack of promotional activities in most of its services.

**Opportunities of GIBL**

There are many opportunities provided by the external environment that helps to run a company in a better than its competitors. So organization must find those and try to make it as strength as soon as possible.

* 1. The mass population in Nepal uses GIBL, one of the most well-known banks, as was already mentioned.
  2. GIBL already has 289 branches around Nepal, and they just inked a merger deal with Bank of Kathmandu, which will assist to increase the market and branch count.
  3. Acquiring greater managerial expertise and experience.
  4. Improve relationships with customers by offering better services.
  5. By motivating staff with higher compensation and training.
  6. Taking control of the market by exploiting lax competition.
  7. Rising consumer borrowing demand.
  8. When the bank cannot be accessed, service is given via the branchless banking system. The clients have also been drawn to this distinctive feature.
  9. In the current environment, innovation and technology growth present another attractive potential.
  10. Employee unity is a positive indicator of a firm since in the present context, human resources are seen as a sharp tool for competitive advantages.
  11. Customer retention and quality assurance.

**Threats of GIBL**

It includes anything that can negatively affect or harm the business from the outside environment. The following are some of the threats of GIBL.

* 1. Economic stagflation and economic breakdown of the country especially after the Covid.
  2. Government continuous pressure to reduce interest rate.
  3. Frequent fluctuation of domestic currency worth against US Dollar.
  4. Political crisis decaying country image as exporter.
  5. Rapid increase of private sector bank in number and size.
  6. Advancement of technology and globalization of services.
  7. Entrance of international banks.

# **CHAPTER IV**

# **ANALYSIS OF ACTIVITIES DONE AND PROBLEM SOLVED**

## 4.1 Introduction of the Branch

In GIBL, throughout my internship period, I was placed in Bhandara Branch. Customer Service Department (CSD) was my placement in GIBL. It was under the supervision of Mr. Ashok Rimal(Branch Manager) and Mrs. Amrita Pokhrel(Operation In-Charge).

### 4.1.1 Details about internship

The duration of the internship period as declare by the Tribhuwan University is eight weeks for the partial fulfillment of the degree of Bachelor in Business Administrative(BBA). I worked in GIBL from April 2, 2023 to May 31, 2023 from 10:00 am to 5:00 pm.

Table 5: Details about Internship of Global IME

|  |  |
| --- | --- |
| Address | Bhandara Branch |
| Working Hour | 10:00 am to 5:00 pm |
| Starting Week | April 2, 2023 |
| Ending Week | May31, 2023 |
| Working Duration | 8 Weeks |
| Internship Supervisors | Amrita Pokhrel |
| Working Departments | Customer Service Department (8 weeks) |

## 4.2 Activities Performed:

The internship was a fantastic learning opportunity, as anticipated. It not only offered the chance to experience a real working atmosphere, but it also assisted in learning several skills and accumulating information on various topics. As I was placed in CSD throughout my internship period, I carried out all the functions of CSD. So, the activities I performed in CSD are as follows:

1. Advice customers about GIBL’s products and services and responses to their queries.
2. Provide different kinds of forms to customers such as Account opening form, Account closing form, Debit card application form, Internet banking form, SMS banking form, Reissue of pin, Remittance form.
3. Collecting necessary documents and checking forms of the customers required for account opening procedures.
4. Filing application forms and writing different application on behalf of customers on the request of customers.
5. Keeping records of the account opened, account closed, customer taking additional facilities such as internet banking, SMS banking, etc.
6. Providing ATM cards to the cardholders.
7. Providing the balance statement and balance certificate to the demanding customers after verifying the account holder signature.
8. Recording the ATM card holder information in the register after arrived of ATM card and pin number and providing them to the respective customers after checking the form filled to get card and verifying signature.
9. Preparation of cheque books, recording the information and providing it to the respective customer after verifying the signature.
10. Photocopies of citizenship cards, passport, license and other documents of the customer required for recoding of customer service department.
11. Handling the telephone calls.
12. KYC follow up.
13. Uploading the scanned documents in ekagaj.
14. Filing the CDD form.

## 4.3 Problem Solved

1. Assisting Global IME clients with form completion and directing any issues to the appropriate party.
2. Tracking down the missing papers and adding them to the right location.
3. Obtaining photocopies from other departments and determining the cause of any issues with the photocopy machines in the CSD departments.
4. Typing the various paper if staff members are in hurry.
5. One of the main issue, especially in the Global IME Bhandara Branch, is File Handling. Throughout the internship, the intern efficiently maintains a variety of files, including Account opening files, DEMAT files, Mobile Banking Files, KYC files, C-ASBA files, Account Closing files & others.
6. Sharing and giving the new intern with the knowledge and expertise the intern has gained, which creates a synergistic effort.

# **CHAPTER V**

# **CONCLUSION AND LESSON LEARNT**

## 5.1 Conclusion

One of the top commercial banks in Nepal, GLOBAL IME Bank seeks to distinguish itself as a forward-thinking, cost-efficient, and client-focused organization by offering its clients a full range of financial services. Interns at GLOBAL IME had plenty of opportunities to learn about the host organization's core operations during their two month internship. They also had the chance to work with a variety of knowledgeable staff members from a variety of backgrounds and occupations, which gave them an experimental learning environment. The study refers to the Customer service Departments (CSD) that deals directly with the customer’s enquiries, handling complaints and service distribution and also the credit department where about procedure for giving different kind of loan are learnt. Through a variety of customer focused goods and services, GLOBAL IME is able to keep a close relationship with its customers.

During the two month of internship at GLOBAL IME, internee was provided with ample opportunities to get an insight of core operation of the host organization in the complex business environment, working with diverse mix of staff from different background and from different works of life with profound knowledge and provided an experimental and holistic learning experience. The study refers to the Customer Service Departments (CSD) that deals directly with the customer’s enquiries, handling complaints and service distribution and also the credit department where about procedure for giving different kind of loan are learnt. GLOBAL IME is able to maintain strong relationship with its customer through various customer oriented products and services.

Prior to internship, my knowledge was limited within the books. The theoretical knowledge gained about the customer relation was actually implemented in the practical banking settings. Internship has worked over the development ofcommunication and interpersonal skill of the internee. The Internee has also learnt that the behavioral issues are most important inside the organization. Customer feel satisfied when they are behaved properly. Their queries are needed to be answered in a friendly way so as to retain them in the organization.

Last but not least, GIBL provides amazing services. It is currently one of the most promising banks and has the potential to grow its market share by increasing customer happiness. To do this, it must overcome its weaknesses and make every effort to maintain high-quality services quality. Improvements have to be made from time to time in order to sustain the satisfaction level of customers and push the bank to a continuous growing path.

## 5.2 Lesson Learnt

During the eight weeks of internship, the intern got to learn new and specific things about the institute particularly in the areas of Customer Service Department (CSD). Therefore, the major lessons that are learned during internship can be listed as under:

1. Basic activities and operations of CSD and its role in overall functioning of a commercial bank.
2. The working procedure of Credit department.
3. The customers of any business organization are the key to the success of the organization. So, the organization should not forget its existing customer and try to retain its customers as well as attract new customers.
4. Authority and responsibility relationship among the various managerial and subordinate level in the hierarchy of the commercial banks.
5. Learned to speak, function and work in corporate way.
6. The real working environment and practical exposures are quite different from the theoretical knowledge that we have learned in class room.
7. Using various office equipment’s like photo copy machine, cheque writer, etc. and software like Finacle.
8. Learned about the time management skills in an organization.
9. Learned to be communicative with experts and various natured people as well as built self-confidence.
10. Learned about function of different departments such as customer service, customer relation, and credit management and administration along with products and services of Global IME.
11. Learned the chronological filling of documents.

## 5.3 Recommendations

There is always some space to make change nothing is perfect so here are some of the recommendations so , that they can make the changes in the future perspective of time and by which the level of customer satisfaction will keep on increasing:

After the work experience in GIBL, the intern has understood some of its strength and weakness. This puts the intern in the position to make some recommendations to the bank which will hopefully help the organization to overcome and improve the performance in the future. The following recommendation are made: -

1. Bank should use positive motivation technique to encourage their employee.
2. There is a general problem of under-staffing. Proper staffing should be done considering the nature and requirement of the departments.
3. The service charges should be lowered in order to attract more customers.
4. The bank has been providing training programs to certain level of employees, it should provide training and seminar program on a regular basis to enhance the skills and competence of staff.

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