

**An Internship Report on**  
**“Digital Banking Department at Rastriya Banijya Bank”**

**Submitted by:**

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**Bachelors of Computer Application (BCA)**

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# **BONAFIDE CERTIFICATE**

# **INTERNSHIP CERTIFICATE**

## DECLARATION

I hereby declare that the internship report entitled "**An Internship Report of Digital Banking Department at Rastriya Banijya Bank**" submitted to School of Environmental Science and Management (SchEMS) , Faculty of Science and Technology, and **Pokhara University** is my original work done based on learning during internship program for the partial fulfilment of the requirements for degree of Bachelor Of Computer Application (BCA).

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Amrit Shrestha

February,2024

## **EXECUTIVE SUMMARY**

This report is about my internship program with Digital Banking Department at Rastriya Banijya Bank (RBB) for time period starting from 17th December 2023 to 16th February 2024. In this comprehensive report, I have discussed about major aspect of the bank, which I observed and perceived during my internship program. Chapter I talks about introduction, organization goal and objective. Similarly, it includes the mission and vision of the bank or organization. Additionally, it also embodies organization performance along with SWOT Analysis. Likewise, chapter II consists of organizational details, structure, activities performed in the organization and description about the intern department. Moreover, chapter III includes roles and responsibilities, technical details of activities, description of intern's objectives and performed activities. It concerns more about internship experience that was gained throughout the program. And the last section is further classified into lesson learnt and conclusion. A recommendation has been given to the organization where internship was done and also to the college/University to make sure that the upcoming students can have less difficulty to make their internship program effective. Besides, the report is about the overall experience regarding 48 days long internship program. And the support of the staffs from the organization had been a prominent factor.

Therefore, this internship report provides us the detail highlights of the various activities performed in the organization. The 48 days long internship experience have provided me with the considerable experience that would be very well linked and associated with the various courses that I took in the BCA program which I am undergoing in SchEMS College. Thus, the overall experience of my internship was fruitful one. There were times when I was frustrated but at the end, I gain a lot of knowledge from the whole experience.

## **Acknowledgement**

This Internship report is for the Bachelor's degree in Computer Application (BCA) undertaken at Pokhara University of Nepal. This report is the outcome of effort and suggestions from a lot of peoples.

I would like to extend my deep gratitude to our internship report supervisor Mr. Suman Yadav for his valuable time, suggestion, guidance and inspiration throughout the internship period. The prominent role to assist us in this process goes to all my teachers without whom this project would not have been accomplished successfully.

I would like to thank all the staffs of the Rastriya Banijya Bank, Head Office, Kathmandu, for being so kind and co-operative towards me during my internship, because of whom I was able to learn much about banking terms and operations. I am extremely grateful towards Chief Manager Riko Sthapit who supervised and guided me throughout my internship period. Along with them, I extend sincere gratitude and appreciation for generous and helpful comments and valuable information to Administration In-charge Samjhana Gyawali .

Above all I would like to offer my profound gratitude to all the members of Faculty of Science and Technology for introducing this type of internship program in order to impart practical knowledge to the students. At last I owe a debt of gratitude to my parents for their continuous encouragement in completing this study.

Sincerely

Amrit Shrestha

February, 2024

## **ABBREVIATIONS**

A/C	:	Account
ABBS	:	Any Branch Banking Service
ATM	:	Automated Teller Machine
BAFIA	:	Bank and Financial Institution Act
BCA	:	Bachelor of Computer Application
BLB	:	Branch less Banking
CA	:	Company Act
CDMS	:	Cash Deposit Machine Service
CCMS	:	Computer Card management System
CEO	:	Chief Executive Officer
DBD	:	Digital Banking Department
CSD	:	Customer Service Department
FD	:	Fixed Deposit
GDP	:	Gross Domestic Product
HR	:	Human Resource
IT	:	Information Technology
LC	:	Letter of Credit
SCT	:	Smart Card Technology
KYC	:	Know Your Customer
LTD	:	Limited
NRB	:	Nepal Rastra Bank
RBB	:	Rastriya Banijya Bank
RBBL	:	Rastriya Banijya Bank Limited
CRN	:	Customer Representative Number
SMS	:	Short Message Service
SWIFT	:	Society for Worldwide Interbank Fund Transfer
PU	:	Pokhara Unive

## Table of Contents

<b><i>BONAFIDE CERTIFICATE</i></b> .....	<b><i>ii</i></b>
<b><i>INTERNSHIP CERTIFICATE</i></b> .....	<b><i>iii</i></b>
<b><i>DECLARATION</i></b> .....	<b><i>iv</i></b>
<b><i>EXECUTIVE SUMMARY</i></b> .....	<b><i>v</i></b>
<b><i>Acknowledgement</i></b> .....	<b><i>vi</i></b>
<b><i>ABBREVIATIONS</i></b> .....	<b><i>vii</i></b>
<b><i>CHAPTER I</i></b> .....	<b><i>1</i></b>
<b><i>INTRODUCTION</i></b> .....	<b><i>1</i></b>
1.1 Introduction .....	1
1.2 Organizational Vision, Mission, Strategy and Objectives .....	2
1. Vision statement of RBBL: .....	2
2. Mission statement of RBBL: .....	2
4. Objectives of RBBL: .....	2
1.3 Products and Services.....	2
1.3.1Deposits .....	3
1.3.2Rastriya Banijya Bank Loans .....	3
1.3.3 Remittance .....	3
1.3.4 E-Banking .....	3
1.3.5 ATM /Card Services .....	4
1.3.6 Electronic Cheque Clearing (ECC) .....	4
1.3.7 Any branch banking system (ABBS) .....	5
1.4 Scope and Limitation .....	5
1.5 Organization performance .....	7
1.6 SWOT Analysis of Rastriya Banijya Bank Limited .....	8
a) Strengths of RastriyaBanijya Bank Limited.....	8
b) Weaknesses of RastriyaBanijya Bank Limited .....	8
c) Opportunities of RastriyaBanijya Bank Limited.....	8
<b><i>CHAPTER II</i></b> .....	<b><i>9</i></b>
<b><i>INTRODUCTION TO THE ORGANIZATION</i></b> .....	<b><i>9</i></b>



2.1 Organizational details.....	9
2.2Organizational Hierarchy .....	11
Management Committee .....	12
2.3 Working Domains of Organization .....	13
2.4 Description of Intern Department .....	13
<b>CHAPTER III.....</b>	<b>15</b>
<b>INTERNSHIP ACTIVITIES .....</b>	<b>15</b>
3.1 Roles and Responsibility .....	15
3.2 Weekly Log .....	15
3.2.1 Internship Details.....	16
3.2.2 Internship Duration.....	16
3.3 Description of the intern’s Key Objective.....	17
3.4 Activities Performed in the Organization.....	17
3.4.1. Customer Service Helpdesk in Electronic Banking Department....	17
3.4.2 Activities performed in the customer service helpdesk.....	18
3.4.3 Activities performed in card operation and dispute settlements.....	20
3.5 Intern’s Key Observation .....	23
<b>CHAPTER IV .....</b>	<b>25</b>
<b>CONCLUSION AND LEARNING OUTCOMES.....</b>	<b>25</b>
4.1 Conclusion.....	25
4.2 Lesson Learnt .....	26
<b>REFERENCES.....</b>	<b>27</b>
Websites .....	27
<b>APPENDIX I.....</b>	<b>28</b>
<b>APPENDIX II.....</b>	<b>30</b>

# **CHAPTER I**

## **INTRODUCTION**

### **1.1 Introduction**

An internship is an opportunity offered by an employer to potential employees, called interns, to work at a firm for a fixed, limited period of time. This internship program is a requirement of Pokhara University (PU) for student to graduate. It is an opportunity that employers offer to students interested in gaining work experience in particular industries. This program is a proven way to gain relevant knowledge, skills and experience while establishing important connections in the field. Internship offer students a hands-on opportunity to work in their desired field. They learn how their course of study applies to the real world and build a valuable experience that makes them stronger candidates for jobs after graduation. Interns may also have the possibility of putting themselves forward for forthcoming opportunities for paid work, during their internship. An internship provides a great opportunity for prospective employees to gain experience in a particular field or industry, determine if they have an interest in a particular career, create a network of contacts, or gain university module credits.

The internship program has been structured to fulfil a portion of the requirements for the Bachelor of Computer Application degree (BCA). BCA is an seventh-semester program offered by Pokhara University under the Faculty of Science and Technology, with a four-year international standard duration. It covers class lectures, group discussions, computer labs, training, seminar, practical exercises, project work, term paper and internship. The program's aim is to improve and expand the students' awareness and skills. In this respect, the Faculty of Science and Technology has merged the internship with the course and made it mandatory for a two-month duration.

The intern joined at Digital Banking Department at Rastriya Banijya Bank Limited (RBBL) as per his interest in banking sector. Everything about the bank was new and the intension to join bank was to gain knowledge and develop skills as much as he can within the given time constraint of forty eight days.(1)

## **1.2 Organizational Vision, Mission, Strategy and Objectives**

### **1.Vision statement of RBBL:**

“The most credible bank for one and all, always contributing towards Nation’s Prosperity”.

"To provide innovative banking services to everyone, every time and everywhere for the economic development of the nation.”(1)

### **2. Mission statement of RBBL:**

“We strive to enhance the quality of life of all Nepalese by eliminating barriers to financial access and helping them achieve their full potential; and by ensuring safe, innovative and affordable financial services, through vast networks of efficient centres, socially responsible business processes and empathetic human resource”(1)

### **3. Strategy of RBBL:**

“Our envisioned intention is to become the leading provider of diverse financial services to all Nepalese.”(1)

### **4. Objectives of RBBL:**

- Focus on providing innovative financial services.
- Increase capital base of the Bank by meeting the minimum capital requirement.
- Business growth and increase in market share.
- Enhance operational efficiency.
- Sustainable increase in profits.
- Focus on empowerment of derived class.(1)

## **1.3 Products and Services**

RBB is continually coming with innovative products and services to meet and exceed the requirement of existing as well as potential customers. May be the input to these innovative processes could be through the analysis of customer’s feedback. There are various products and services offered by Rastriya Banijya Bank (RBB). Among them the major products and services that are offered by the RBB are as follows:

### **1.3.1 Deposits**

Collecting the deposit from its customers is the major activities of the banks. The customers are catered with large numbers of highly specialized segments of the deposit packages. The deposit schemes are targeted to all segments of the people. RBBL Deposits types are Current Deposit, Saving Deposit, Fixed Deposit etc.

### **1.3.2 Rastriya Banijya Bank Loans**

The bank provides a full range of solutions including short to medium-term commercial lending, structured finance and transaction banking to meet banking requirements of customer. RBB understands the importance of time, convenience and efficiency to the success of business and aim to make a complex financial world easy. The bank provides the following types of loan to its customers: Business Loan, Retail Loan, Agriculture Loan etc

### **1.3.3 Remittance**

A remittance is a non-commercial transfer of money by a foreign worker, a member of a diaspora community, or a citizen with familial ties abroad, for household income in their home country or homeland. Money sent home by migrants competes with international aid as one of the largest financial inflows to developing countries. Workers' remittances are a significant part of international capital flows, especially with regard to labor-exporting 20 countries. Remitters from any part of the world can send money from any bank to an account at RBB.

### **1.3.4 E-Banking**

Rastriya Banijya Bank facilitates banking with a click of a mouse by which customers can track their account from anywhere in the world. RBB has robust, instant, secured and reliable banking solution for its clients. Following services are:

- General Information: Information about the customer
- Account Information: Information about selected customers
- Account Statement: Account statement of the specified period
- Interest Statement: Statement of calculated and posted interest
- L/C List: List of L/C's outstanding
- G/T List: Outstanding guarantee list
- TR Loan List: Details of Trust Receipt (TR)
- Obligor Report: Obligor Report of the customer.

#### **a. Mobile Banking**

Rastriya Banijya Mobile Banking provides convenient mechanism and quick access to banking services for Rastriya Banijya Bank customers from their mobile devices. The system can now be operated in dual channel mobile application (RBB Smart) and Internet. It can be operated with customer of both the both Nepal Telecom as well Ncell telecommunication subscribers. The mobile banking customer can keep an eye on their financial transactions as well as carry out secure financial transaction from anywhere, anytime.

#### **b. Mobile Pay**

RBB is providing Mobile Banking – Financial service with its service powered by Playbill (P) Ltd. The customer of RBB can pay utility bills, shop online, buy tickets, send gifts, pay bills and even transfer money through the mobile phone. It is easy, simple and secure. Following services are available: Nepal Telecom, Pin less Top up – NTC prepaid, postpaid, landline and ADSL.

### **1.3.5 ATM /Card Services**

RBB is visa associate member bank. Bank provides issuance of Visa Electron Debit card from all of its branches. RBB has own 165 ATM outlets. RBB has launched issuance of chip-based Visa Cards as per the EMV standards. RBB is issuing Visa Debit card in three categories:

- Visa Domestic: Valid in Nepal and India
- Visa International: Valid Worldwide
- Visa Travel Quota: Valid worldwide issued against foreign currency facility (passport/tickets)

### **1.3.6 Electronic Cheque Clearing (ECC)**

Rastriya Banijya Bank facilitates Electronic Cheque Clearing system in this branch. ECC system is an interbank cheque clearing solution. The operating rules will help the member to perform their daily cheque clearing operating using ECC safely and efficiently, the operating rules in this document are based in the rule book issued by the NRB. Modernizing the banking sector in Nepal is an essential strategic objective that NRB seeks to realize by implementing an advanced cheque clearing solution that manage the daily cheque clearing cycle electronically. ECC is the state-of-the-art interbank cheque clearing solution that has replaced the

manual cheque clearing solution in Nepal. It is an image based, cost-effective, cheque clearing and settlement solution, where the original paper cheques are transferred to scanned images in order to be presented electronically through the secured communication channels from the member in which they are deposited to the member on which they are drawn resulting in a faster access to funds, lower transportation expenses and increased cheque trust. ECC calculates the multilateral net clearing position and sends to the Settlement System of Nepal Rastra Bank for settlement of the net clearing position of the direct member. The Central System of the clearing mechanism lies at Nepal Clearing House Limited. (ECC Operating Rule, 2014) .

### **1.3.7 Any branch banking system (ABBS)**

RBB has been providing any branch banking service to the all branches across the country to help the customers get the amount from anywhere and any place within Nepal. In this kind of facility, the sender can send the money from any branch within Nepal and the receiver can receive the money from anywhere within loan.

## **1.4 Scope and Limitation**

The scope and limitations of Rastriya Banijya Bank (RBB), which is a commercial bank in Nepal, can be outlined as follows:

### **Scope:**

- 1. Banking Services:** RBB provides a wide range of banking services including deposit accounts, loans, overdraft facilities, remittance services, foreign exchange services, and investment services.
- 2. Branch Network:** RBB has a widespread network of branches across Nepal, providing accessibility to banking services in urban as well as rural areas.
- 3. Financial Inclusion:** RBB plays a crucial role in promoting financial inclusion by reaching out to unbanked and underbanked populations, thereby facilitating economic development and poverty alleviation.
- 4. Government Transactions:** RBB often acts as the banker to the government of Nepal, handling various financial transactions such as tax collection, pension payments, and government disbursements.

**5. Trade Finance:** RBB facilitates trade finance activities by providing services such as letters of credit, export financing, and import financing, thereby supporting international trade transactions.

### **Limitations**

**1. Regulatory Constraints:** Like any other financial institution, RBB is subject to regulatory constraints imposed by the central bank and other regulatory authorities. These constraints may include limitations on interest rates, capital requirements, and compliance standards.

**2. Market Competition:** RBB operates in a competitive banking industry where it competes with other commercial banks, development banks, and financial institutions. This competition may limit its market share and profitability.

**3. Technological Challenges:** Keeping up with technological advancements and implementing modern banking infrastructure can be challenging for RBB, especially in rural areas where access to technology may be limited.

**4. Economic and Political Factors:** RBB's operations and profitability can be influenced by economic conditions, such as inflation, interest rates, and GDP growth, as well as political stability and government policies.

**5. Credit Risk:** RBB faces credit risk associated with its lending activities, including the risk of defaults by borrowers, which could impact its financial stability and profitability.

Overall, while RBB has a significant scope in providing banking services and contributing to the economic development of Nepal, it also faces various limitations and challenges inherent to the banking industry.

## 1.5 Organization performance

Rastriya Banijya Bank Ltd. is doing well in recent years. The core capital ratio of Rastriya Banijya Bank is 11.62 % and the total capital adequacy ratio is 14.16%. The core capital ratio is above the regulatory requirements of Nepal Rastra Bank whereas the capital adequacy ratio is above the regulatory requirements i.e., 11%. The leverage ratio of this bank is good i.e. 7.86 % which is also above the regulatory requirements of 4%. But the retained earnings are impoverished but not satisfied.

<b>Particulars</b>	<b>F/Y 2078/079 3<sup>rd</sup> Quarter</b>	<b>F/Y 2078/079 4<sup>th</sup> Quarter</b>	<b>F/Y 2079/80 1<sup>st</sup> Quarter</b>	<b>F/Y 2079/80 2<sup>nd</sup> Quarter</b>
CAR	13.49%	13.97%	14.08%	13.20%
NPL to Total Loan	3.07 %	2.00%	2.48%	2.79%
Total loan loss Provision	111.19 %	140.99%	120.39%	122.35%
Cost of Fund	5.11%	6.01%	6.51%	7.43%
CCD as per NRB	88.17%	85.89%	84.36%	81.65%
Base Rate	7.31%	7.63%	8.33%	9.29%
Earnings Per Share	21.91	-	8.94%	-
Net Operating Income	6,823,210,800	11,964,807,123	3,129,958,045	6,593,314,673

Table 1.1 shows that the CAR in 2<sup>nd</sup> quarter of fiscal year 2079/80 is 13.20 % which is lower than the previous quarter capital adequacy ratio but it is satisfactory level because of above the NRB mandatory capital adequacy framework. Higher the CAR it is safe from the view point of depositors. The non-performing loan of this bank is in increasing trend as the quarter passes. It shows that the bank is able to grant more good loans in recent quarter of the current fiscal year. Likewise, the CCD ratio is in decreasing ratio than previous quarter and is within the limit that is prescribed by NRB. Net operating profit is also in increasing trend. Here we can see both the deposit and loan are increasing but deposits are increasing in slow speed than the loan. So, from overall analysis we can see the financial position of RBB is quite good.



## **1.6 SWOT Analysis of Rastriya Banijya Bank Limited**

SWOT analysis indicates the analysis of strength, weakness, opportunity and threat of an organization. Since, these four factors are essential to know the real position of an organization, it is necessary to carry out SWOT analysis of that organization regularly. Strengths and weaknesses are the internal factors of an organization. They can be controlled and monitored by the organization itself. First of all, let's deal with these two factors of Rastriya Banijya Bank.

### **a) Strengths of Rastriya Banijya Bank Limited**

- Strengths describe what an organization excels at and what separates it from the competition: a strong brand, loyal customer base, a strong balance sheet, unique technology, and so on. The major strength of RBBL are:
- Sufficient Paid-up capital.
- High deposits, less borrowing i.e. liabilities
- High trust of public.
- High amount of total assets.
- Low fees and commissions.

### **b) Weaknesses of Rastriya Banijya Bank Limited**

- Weaknesses stop an organization from performing at its optimum level. The major weaknesses of RBBL are:
- Higher staffs and other operating expenses.
- Less profit.
- Low volume of loan disbursement.
- Less interest income.
- High non-performing loan to total loan ratio.

### **c) Opportunities of Rastriya Banijya Bank Limited**

- Opportunities refer to favourable external factors that could give an organization a competitive advantage. The major opportunities are:
- Opportunities of market expansion
- Attraction of large number of customers
- Asset utilization
- Effective utilization of manpower
- Acquisition of new and advanced technology to ease the customer service.

## **CHAPTER II**

### **INTRODUCTION TO THE ORGANIZATION**

#### **2.1 Organizational details**

Rastriya Banijya Bank (abbreviated as RBB) is fully government owned, and the largest commercial bank in Nepal. The bank then fully owned by Government of Nepal, was established on 10 Magh 2022 (23 January 1966) under the special statute "Rastriya Banijya Bank Act, 2021" and had operated under "Commercial Bank Act, 2031" until it was re-registered as public limited company on 6 Baishak 2063 (19 May 2006). At present, the Bank operates as "A" class financial institution licensed by Nepal Rastra Bank and carries out commercial banking activities as per the provisions of the "Bank and Financial institutions Act 2073," (2017). (Pvt., Shiran Technologies, 2024). RBB provides various banking services to a wide range of customers including banks, insurance companies, industrial trading houses, airlines, hotels, and many other sectors.

RBB has Nepal's most extensive banking network with 258 branches. The bank is the highest profit earning bank for the FY 2021/22. The bank has second highest paid up capital till mid-July, 2022 after agriculture development bank among government bank. Rastriya Banijya Bank is one of the pioneering banks in Nepalese market that has carried out Note Kosh Fund, Bharu Kosh Fund, NRB's Draft transaction, Government Transaction, Pension Fund of Nepal Government. At once time more than two dozens of bank's branches are running in losses, they provide continue services to the general public because it is the government bank. Profit is not only the solo motive of the bank. RBB provides services in remote and undeveloped areas of Nepal.

Rastriya Banijya Bank provides various product and services in the form of deposits, remittances, loans, and bank guarantees. It has also been lending and investing in rural areas, targeting low income people under the deprived sector lending requirements. The Bank with the highest public confidence- reflected in the highest deposit base and growing demand for branch establishment in the various parts has stood as a pyramid in the financial arena of the country. The Bank is fully committed to contribute its best for the socio economic development of the country and people in the days to come.

The bank also provides services to the low income population in rural areas, within the framework of the government programs and seeks to promote economic development and the improvement of living standards. Regionally, RBB centres its operation on Kathmandu, Biratnagar, Birgunj, Butwal, Pokhara and Nepalgunj.

There are various chances for businesses to prosper in this day and age, as well as countless dangers and problems. The outside world offers both opportunity and danger. Banking firms should analyse their chances and challenges for development and sustainability.(2)

#### **a) Opportunities**

The major opportunities of banking industry in Nepal are:

- Merger strengthens banks
- Banks need to strengthen and increase capital to compete
- Bank loans are major source of investment Merger Tough Competition
- Brings economies of scales
- Exchange and control foreign currencies
- Create employment and skilled entrepreneurship

#### **b) Challenges**

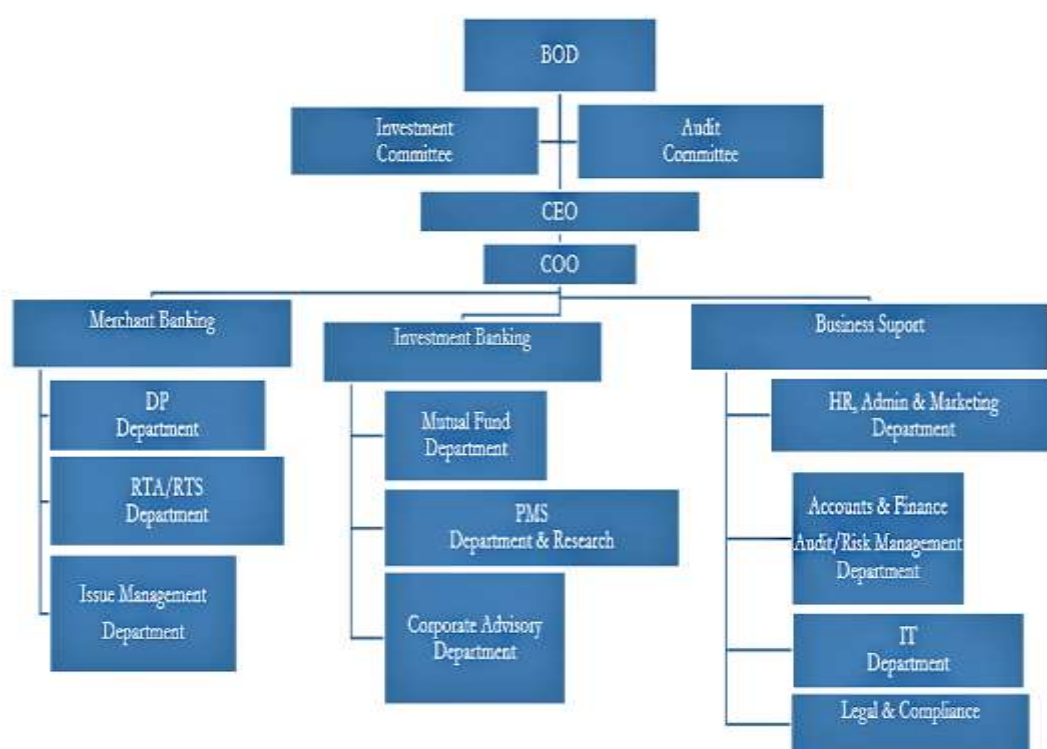
The major challenges of banking industry in Nepal are:

- Migration has increased hundi transactions Hundi Base Rate Non Performing Assets that does not yield any income, reduces profit.
- No compulsion to go through banks for transactions
- Technology possess great opportunities keeping in mind its severe challenges
- Competition
- Political Instability

## 2.2 Organizational Hierarchy

Every organization has own organizational structures and designs. Sound organization is essential for successful operation of an institution whether economic or social. So, a planned and effective organization structure is required to a business institution for systematic function, delegation authority and degree of responsibility for each function. The head office of the bank is located at Singhadurbar Plaza, Kathmandu. The board of directors is responsible for policy making and guidelines to the management. The government nominates all board members including the chairman. The executive power is vested in the chief executive officer (CEO). (2)

RBB has 23 departments in its head office that are operating under the Deputy General Manager. There are 7 provincial offices across the seven provinces of the country. The Branch Operation Department is responsible for supervising the 270 branch networks. In the assets management department, there consist mainly the engineer, who draw the structure and map of the branch interior and building, do the contract with the house owner, collect the required documents like lalpurja, map, contract etc. The Internal Audit Department monitors the work of the branches and regional offices. The organizational structure of RBB is presented below:



*Fig. 2.1 Organizational Hierarchy.*

### **BOARD OF DIRECTORS (BOD)**

The Board of Directors is responsible for policy making and guidance to the management. The government nominates all board members including the chairman. The executive power is vested in the Chief Executive Officer (CEO). An 8-member Executive Committee oversees the different departments at head office on a day-to-day basis. The table 2.2 shows the members of RBBL's board members.(2)

**Table 2.2**

#### ***Board of Directors***

S.N	Board of Directors	Designation
1	Dilip Kumar Dhunagana	Chairman
2	Romila Dhakal Upreti	Director
3	Sushil Ghimire	Director
4	Laxman Ghimire	Director
5	Anal Raj Bhattarai	Director

### **Management Committee**

The management committee consist members selected by the board of directors. The management committee consists of nine members. The member of management committee is presented in table 2.3.

**Table 2.3**

#### ***Management Committee***

	Management Committee	Designation
1	Kiran Kumar Shrestha	Chief Executive Officer
2	Saraswati Adhikari	Deputy CEO
3	Devendra Raman khana	Deputy CEO
4	Debesh Prasad Lohani	Deputy CEO
5	Bimal Dangol	Deputy CEO
6	Pawan Regmi	Deputy CEO
7	Vinaya Raman Poudel	Deputy CEO
8	Durga Kumari Kandel	Deputy CEO
9	Riko Sthapit	Chief Manager
10	Ram Kumar Thapa	Chief Manager
11	Hemraj Kharel	Member Secretary

## **2.3 Working Domains of Organization**

RBB is continually coming with innovative products and services to meet and exceed the requirement of existing as well as potential customers. May be the input to these innovative processes could be through the analysis of customer's feedback.

There are various products and services offered by Rastriya Banijya Bank (RBB).

Banking Industry is a service-oriented business. Such services are created by the banks and are consumed by the ultimate customers. RBB's major commercial banking products and services include:

1. Deposits
2. Loans and advances
3. Agency Services
4. Remittance
5. Non-funded services
6. Digital management
7. Others

## **2.4 Description of Intern Department**

"Digital Banking of Rastriya Banijya Bank Limited " is a relatively new idea in Nepal, it is developing quickly. People in Nepal are becoming more familiar with the digitalized banking procedure as a result of a rise in internet usage. The banking industry has gone fully digital, simplifying, expediting, and making transactions transparent. Digital banking services in Nepal include creating an online account, paying utility bills, transferring money, and many more services.

RBB Digital Sansar is an upgrade of the bank's mobile banking system, which is convenient and safe Digital Banking service platform by the help of which you can get instant access to the banking service from anywhere, anytime both from mobile device as well as from the web- your computer, laptops.

### **Objectives of Digital Banking Department**

1. Encourage existing and new customers to use digital services and implement effective marketing strategies for digital offerings.
2. Ensure Security and Compliance
3. Innovate with Technology and Expand Digital Offerings.
4. Provide effective support for digital services and Engage with customers through digital channels.

5. Improve digital and new customers to use digital services and implement effective marketing strategies for digital offerings.

I as an Intern was placed in the Digital Banking Department where I have to deal with customers, check their balances, inquire about atm card (debit and credit), mobile banking and i-banking, Disputes Management, printing atm debit cards, link sct cards with accounts, pins printing and so on.

During my 48 days internship period, I have performed my activities in many sections which have been mentioned below:-

- a. Customer Services Representative at call and Helpdesk of DBD.
- b. Help customer to filling atm mobile banking and I-banking forms.
- c. Form verification.
- d. Issuing Visa Debit cards, and Dollar cards.
- e. Printing the Atms cards.
- f. Pins Printing.
- g. Link Sct card with accounts.
- h. Sendng the Sct pins.
- i. Printing letters and welcome cards of SCT and Debit Cards.
- j. Packaging of atms cards and reporting in the files.
- k. Atm cards delivery, activation.
- l. Mobile banking issuing and activation.
- m. I-Banking Issuing and activation.
- n. Mis Services

## **CHAPTER III**

### **INTERNSHIP ACTIVITIES**

#### **3.1 Roles and Responsibility**

As an intern at Rastriya Banijya Bank Limited (RBBL) in Nepal, my roles and responsibilities may vary depending on the department or area I was assigned. However, Typical my roles and responsibilities for interns at RBBL may include:

##### **1. Assisting with Daily Operations**

Assist bank staff with various daily operations such as customer service, data entry, document processing, and administrative tasks.

##### **2. Supporting Customer Transactions**

Help facilitate customer issues, including making new debit,dollar cards, Blocking, Renew and activations of atm cards, M-banking and I-banking, regenerating pins and providing information on Digital banking services.

##### **3. Document Management and Reporting**

Assist with document management tasks such as making new and renew Debit cards, dollar card forms, deposit slips, mobile banking and Internet Banking repairing and registration forms, SCT Cards forms, Disputes forms etc.

##### **4. Technical support**

Involved in various technological support such as installing new software, updating PUMARI IV,all the technical activities done in CCMS, CRMS, exp Banking sites, Printing Atm cards and pins, refilling the ink on the printing machine etc.

##### **5. Compliance and Ethics**

Expected to adhere to all applicable laws, regulations, and ethical standards governing the banking industry and RBBL's policies and procedures.

#### **3.2 Weekly Log**

The duration of the internship period as declared by the Pokhara University is of Eight Weeks for the partial fulfilment of the degree of Bachelor of Computer Application. (BCA) I worked in Digital banking Department at Rastriya Banijya Bank Limited from 1<sup>st</sup> Poush to 4<sup>th</sup> Falgun 2080.



### 3.2.1 Internship Details

Organization	Rastriya Banijay Bank Ltd, Head Office, Digital Banking Department
Address	Singha durbar Plaza, Kathmandu
Telephone	977-01-4252595(Ext)2133)/ 977-01-4257528 ,
E-mail	<a href="mailto:Rbb.info@rbb.com.np">Rbb.info@rbb.com.np</a>
Website	Rbb.com.np
Position	Intern
Department	Debit and SCT cards, Mis, M-Banking I-Banking, Pins and Letter printing etc.
Working Durations	17th Dece,2023 to 16th Feb,2024
Working Hours	10:00am to 5:00pm (Sunday to Thursday) 10:00am to 1:30 pm (Friday)
Supervisor	Samjhana Gyawali (Administration Enchange)

### 3.2.2 Internship Duration

Weeks/Department	1 <sup>st</sup>	2 <sup>nd</sup>	3 <sup>rd</sup>	4 <sup>th</sup>	5 <sup>th</sup>	6 <sup>th</sup>	7 <sup>th</sup>	8 <sup>th</sup>
CSR at Call and help desk of DBD								
DEBIT, DOLLAR and SCT Cards DEPARTMENT								
PINS and Letter DEPARTMENT								
MIS DEPARTMENT								
M-BANKING AND I-BANKING DEPARTMENT								

### **3.3 Description of the intern's Key Objective**

While joining Rastriya Banijya Bank, I wanted to learn as much as possible. An internship is a period of work experience, offered by an organisation, usually lasting for a fixed, limited period of time. They are typically undertaken by students and graduates looking to gain relevant skills and experience in a particular field. It will help them build their career. An internship provides a variety of benefits for students who want to broaden their chances and experience for getting a job as well as gaining knowledge about work in real life situation. The objectives of internship are as follows:

- i. To have knowledge of work environment and organizational culture of government banks
- ii. To increase communication and interpersonal skill.
- iii. To develop self confidence
- iv. To gain relevant skills and experience in banking field.
- v. To acquire the proper knowledge about banking software and its application.
- vi. To learn about professionalism, technology and work life.

### **3.4 Activities Performed in the Organization**

As the part of internship program, Digital Banking Department of Rastriya Banijya Bank Ltd head office at Singhadurbar was chosen as the organization for the study. During the course of internship, the internee performed assigned task and duties in electronic banking departments, under the guidance and supervision of department heads. Hence, the internee was able to gain practical knowledge to gain practical knowledge about functioning of the bank. The various activities performed while working in Electronic Banking Department are given below:

#### **3.4.1. Customer Service Helpdesk in Electronic Banking Department**

Customers are heart of any business. As an intern it is very important to know the customer of the business. After all customer matters a lot for any kind of business be it large or small. In customer service department, An internee got to know various aspects of customer service in typical banking sector. An internee learned there to address customer's complaints and queries and many more tips on handling customers of the bank *Mr. Riko Sthapit* is chief of electronic banking department. This department in

fact is responsible for direct contact with customer even if customer do actually have work in some other departments. Customer service acts as bridge between the customer and the company that the customer is buying or getting a service from. Customer expects the customer service department to be helpful, friendly and efficient. Customer service is a series of activities designed to enhance the level of customer satisfaction that is, the feeling that a product or service has met the customer expectation. Good customer service helps in retaining loyal customers and reaping long term profitability to organization. The term electronic banking refers to the process of performing various banking activities by the use of electronic channels through mobile phone, internet etc. One of the studies has found that in terms of electronic banking, ATM services are adapted by most of the banks in Nepal.

The forms of e-banking in Nepal include:

- Credit Cards (Introduced by Nabil Bank in 1990)
- Debit Cards (All commercial banks)
- Automated teller machines (Introduced by Himalayan Bank Ltd. in 1995)
- Electronic fund transfer at points of sale (EFTPOS)
- Internet banking (Introduced by Kumari Bank Ltd. in 2002)
- Mobile banking (Introduced by Laxmi Bank Ltd. in 2004).

### **3.4.2 Activities performed in the customer service helpdesk**

#### **a. Attending the customers**

As customer service department is directly related with the interaction with the customers. Customers come here to solve any queries. Intern welcomed those customers and greeted them. Customers were made comfortable so that they can easily open up with their query.

#### **b. Provide general information**

Customer service department deals with providing information to its customers. Intern provided information about application debit card procedure, mobile banking, dispute management and internet banking etc. and other information as asked by the customers.

#### **c. Checking balance, photocopy and printing**

Intern also checked the balance of the customers. The account balance was not provided to others except the account holder. After verifying name and card number in specimen card information about balance amount was given.

#### **d. Issuing of VISA Debit and SCT Cards**

VISA Debit Cards can be used at any ATM machine connected to Visa Network in Nepal, India and Bhutan for Domestic Cards and worldwide for International Cards. It can be used at any POS terminal connected to Visa Network for the purchase of goods and services. It operates in electronic environment and cannot be used in manual imprinter machines. It will not have any pre-set limit and the cardholder can use the card up to the balance in his/her bank account or up to the daily limit assigned by the issuer bank. The transaction amount will be debited to the cardholder's bank account on real time of transaction.(3)

*Procedures for VISA Debit Cards:*

- Application Form Collection & Registration
- Application Form Entry in Card Management System
- Entry Verifying, Modifying & Authorizing
- Dispatching and Delivering Card and Pin & Activation
- Data export to Electronic Banking Department.

#### **e. Mobile Banking Services**

Mobile Banking is a service that allows you to do banking transactions on your mobile phone without making a call, using the SMS facility or using Wireless Access Protocol (WAP). The majority of mobile banking application in Nepal is developed by F1 Soft Company, Balance Enquiry, Funds transfer, Mini Statement, Cheque Book Request etc.

#### **f. Settlements of Disputes managements**

The cardholder of the bank may have dispute on the transaction performed by their card either through use of Bank's own ATMs and Point of Sale (POS) terminal or through the use on any other ATMs and point of sale (POS) terminal. At this time, customer doesn't receive cash but his/her account debited Thus, such problem is analyzed by obtaining written applications from the cardholder & should get following information:

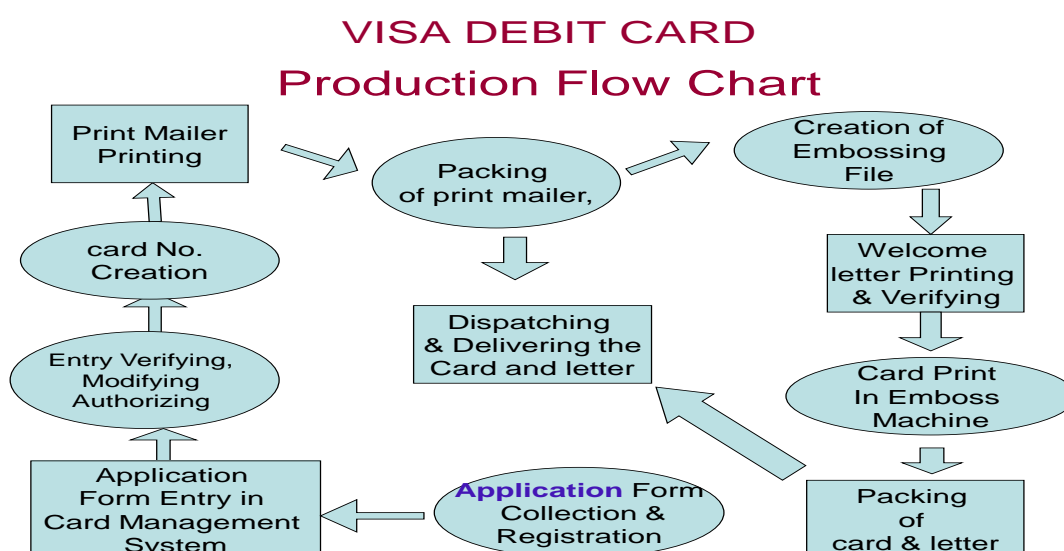
- Cardholder's date of complain.
- Card number of the card holder.
- Card holder name and contact number.
- Transaction date.
- Transaction amount.

### g. Internet banking

Sometimes called online banking, uses the Internet as the delivery channel by which to conduct banking activity, for example, transferring funds, paying bills, viewing checking and savings account balances, paying mortgages, and purchasing financial instruments and certificates of deposit. An Internet banking customer accesses his or her accounts from a browser-software that runs Internet banking programs resident on the bank's World Wide Web server, not on the user's PC. There are mainly two category of services offered through e-banking services. That is Non-financial service and Financial transaction service.

### 3.4.3 Activities performed in card operation and dispute settlements

Fig; Visa debit card production chart.



Source: [www.rbb.com](http://www.rbb.com)

#### 1. Card packaging and recording in file

RBB issues only Visa Debit Cards and are of the following types:

- Visa Debit Domestic (Valid in Nepal and India Only) – against local currency
- Visa Debit International (against foreign currency deposit account)

Visa debit card has been packaging of different branches location and then they compile in different section of filing on computers.

## **2. Lost Card Reporting**

- If a debit card is lost or stolen or misplaced, the cardholder should inform the Electronic Banking Department or nearest branch of the bank.
- The Electronic Banking Department officials on receiving the information should immediately block the card to prevent any misuse.
- Within 24 hours, he/she is required to submit a written request to block and Re-issue the card to the concerned branch.

## **3. Replacement/Re-issuance**

- The concerned branch should verify the signature in the application and forward the request to reissue the card as per the attached form.
- Necessary re-issuance fee shall be levied to the cardholder for the new card.
- If the customer requests to reissue the card as urgent, he/she must deposit the urgent charge.

## **4. Regenerate New PIN Number**

- If the cardholder misplaced or failed to remember the PIN number, he/she is required to submit written request for re issuance of PIN number to the concerned branch.
- E-Banking Department upon receiving such request shall regenerate new PIN number and handed over to the concerned branch. E-Banking Department must follow the procedure mentioned in the manual to activate the card. Cardholder is levied with PIN regeneration fee.

## **5. Renewal Process**

- The Visa Electron Debit Cards issued by RBB will be valid for 5 year. the cardholders shall be levied chargers Rs.1250 plus urgent charge Rs.500 for 5 years atm card service.
- The renewal process of debit card begins two months before its expiry date.

## **6. Closing of Card and Account**

- The debit cardholders who want to close their card should submit a written request and surrender the card to their concerned branch.
- The cardholders shall be levied with the card closed charge.
- However, before closing the card, Branch shall check the balance in the linked accounts to ascertain the availability of the card closing charge.
- The staff receiving the returned card & damage the card in front of the customer.

- The branch then will need to send card holders request form to E-Banking Department.
- Upon receiving such request form and card, E -Banking Department official must mark the card "CLOSED" in the Card Management System and place the card in the damage box.

## **7. Handling of Captured Cards**

ATM can capture the cards in following circumstances:

- Wrong PIN tries for more than three times.
- Attempted use of expired card.
- Attempted use of blocked/negative listed card.

## **8. Procedure for Settlement of Disputes Transactions of ONUS Card at ONUS Terminal;**

Branch should collect the detailed information from the cardholder and sent it to the card centre urgently.

In card centre, system team analysis the transaction through:

- Verify the system log, journal copy, suspected transaction from Management Information System (MIS).
- Branch should verify the physical cash at ATM vault whether cash position is matched with Pumori or not. If it is not matched, inform immediately it to the card centre by sending the recon statement including the Pumori cash position and ATM cash position.
- From the final verification, if it is unsuccessful transaction, card center will reverse the customer account immediately.
- Customer Account is credited.

## **ATM cash Account is debited Procedure for Settlement of Disputes Transactions of ONUS Card at VISA Terminal**

- Branch or card centre should collect the detailed information from customer as described above
- In normal case, visa sends the reversal for the dispute transaction within 10 days then card center will reverse the customer A/c.

In case of ATM dispute transaction:

- If visa neither sends the reversal nor claims the transaction then we have to reverse the customer A/c only after 10 days of dispute transaction.

In case of POS dispute transaction:

- If visa neither sends the reversal nor claims the transaction then we have to reverse the customer A/c only after 30 days of dispute transaction.

In case of, visa doesn't send the reversal but only claims the transaction:

As an issuer, we need to raise the chargeback after 10 days of the dispute transaction.

### **3.5 Intern's Key Observation**

As internship is a process of learning/ training by observing the employee or supervisor in organizations. The main reason behind joining internship program was to gain more and more practical knowledge that we read as a theory in our books. The coordination among employee, the way they treated each other with friendly gesture, assistance from manager during problematic situation and to maintain organization overall structure not only developed skills but also made me realize what an employee of bank need to poses to meet the requirements. The electronic banking department was cool and friendly environment there was always good environment for work. So, the key observation that an internee made during the entire internship program were listed below;

1. Electronic banking department is very sensitive department so that it is also called heart of the bank.
2. Some of the staffs were not ready to deal with the customers at the end of the banking hour.
3. There was lack of proper feedback to the problems and complaints of the customers.
4. Most of ATM machine does not work on timely of RBBL bank as comparatively to other banks. customers complained about Atm card problems and charges.
5. The staff members often arrived late and left early. They even left the office premises during the office hour for doing their personal jobs.
6. Staffs at E-department are slow in performing their duties which causes form long queue in that department for settlement of the various transactions which is also because of the technical problems in the system..
7. Staffs of electronic banking were friendly and had maintained good relation with the bank's customers. It in greater extent had enabled the bank to retain its efficiency in transaction that is profitable for the bank.



8. Bank was able to performed huge transactions because of the good coordination and efficient workers in the department although increasing number of debit cardholder customers to easy transaction for different purpose.
9. Customer service desk lacks employees as compared to the flow of customer and if a debit card is lost or stolen or misplaced, the cardholder should inform the Electronic Banking Department or nearest branch of the bank.
10. Despite of intense competition in banking field, there were performed large amount of transaction in term of mobile banking debit card operation, regeneration PIN that hard pressure on staff to accomplish it in the bank every day.
11. banking provides much of the bank's services such as Account Enquiry, Fund Transfer on mobile banking services, Utility Payments, internet banking and Mobile top-ups.
12. Profit generated by electronic banking department was huge in compared to the other department in this previous year.
13. If any complaint is received for the discrepancies observed in the transaction, the branch officials shall obtain the letter of complaint from the customer and forwards it to Card Department.
14. Lack of manpower and delay time working system even major issue on money transaction at ATM machine performance and customers not satisfied to used debit card to get money on time
15. Most of times, system related issue might not function properly and give some error message. The designated staff to look after the Card Department System and try to resolve the matter and coordinate with IT department
16. ATM password (PIN) is printed in very poor quality at the Card department and negligible sent to the respective branches. Also delay on dispute settlement management to refund the money to customers on time
17. PUMORI banking software is an innovative and reliable software platform designed to build centralize solutions for banks, financial institutions and co-operative sectors.
18. Upon receiving such request form and card, E -Banking Department official must mark the card "CLOSED" in the Card Management System and place the card in the damage box. The head office shall charge Rs. 500 for urgent to make debit card that complain by customers.

## **CHAPTER IV**

### **CONCLUSION AND LEARNING OUTCOMES**

#### **4.1 Conclusion**

During the two months of internship program, it was different experience and exposure to the real work scenario. The intern learnt a lot about the banking sector and banking operations, about RBBL. This report had made to know about various kinds of information or service offered to customers as well as the employees by RBBL. This internship period helped the intern know how an organization can be different from other through people resources which are inimitable to gain competitive advantage. In such a work environment, various activities could be performed that not only helped in building a professional but hopefully benefited the organization to some extent as well. The intern got a chance to socialize with employees and staffs and found out that these people of RBB are highly committed to serve the customers and deal with the issues of the past employees and the customers as well. At the work environment, the intern got an opportunity to observe, how people work in team and how they put their synergized effort for better outcome. RBBL is constantly attempting to provide better and quality service to the customers. The behavioural issues are also critical as they make customer feel satisfied.

It was a new experience and introduction to the actual job situation over the two months of the internship program. The intern learned a lot about the banking industry, as well as RBB's banking activities and services. This internship time assisted the intern in becoming acquainted with the job environment; numerous tasks were carried out that not only assisted the intern in learning about banking activities but also, ideally, supported the institution to some extent.

In conclusion, RBBL has been established as a reliable and trustworthy for all financial solutions. Institutionalized by a highly professional and experienced team, it has gained credibility in commercial sector through quality financial service. The financial focus of the Bank has been supported by its marketing, IT operations and the highly committed employees. As ethnic communities particularly have grown more affluent, banks have rushed in to pick up new customers; and there is a growing realization that branches of RBBL are complementing the head office. RBBL should focus on the long term customer relationship because customer satisfaction determines the growth and success of business.

## 4.2 Lesson Learnt

During the internship time, the intern learned many things other than banking, such as how to socialize with strangers, how to communicate with senior workers, and how to deal with intern peers in order to make the working atmosphere better and friendlier. Intern has discovered that behavioural disorders became crucial within the enterprise. Intern discovered that clients are important assets to the bank and that they are happy when they are treated properly. Their questions must be answered in a polite and proper manner in order to please and keep them in the company.

The internship period was a valuable learning opportunity that assisted in discovering the importance of employment in a commercial bank's branch office. Furthermore, the ability to be exposed to a real-world working climate was extremely advantageous. There was several times where intern became acquainted with the theoretical and functional variations in the working world. The internship time was a fruitful experience and educational in terms of being acquainted with the real-life scenario of a banking community. The major lessons gained from this internship can be summarized as below:

- Learned the importance of proper organizational culture and its effects on the skilled working environment
- Learnt the importance of the time management in real life situation and the need of the communication skills.
- Learnt the importance of team work and effort and discover the way of solving problems in group
- Increase confidence level to compete in professional environment and be capable to work in a team as well as in single.
- Learnt how to maintain coordination and good relationship with inside member and outside member and how to work in pressure.
- Developed positive attitude to learn new things and adapt with changing situation.

Through internship program, the opportunity to gain first hand exposure about the banking institution was received. It helped to acquire general knowledge about activities performed by the bank. In conclusion, RBB is excellent in terms of their services despite with some pros and cons with the issue related to customer satisfaction. RBB is one of the leading banks of Nepal and the intern had a great experience being a part of the bank.

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## APPENDIX I

WEEKS	DATE	ACTIVITIES PERFORMED
1 <sup>st</sup> Week	17 <sup>th</sup> December to 23 <sup>th</sup> December	<ul style="list-style-type: none"> <li>• Interaction with the staff, Photocopying, Scanning and form filling.</li> <li>• Learned about the types of forms such as personal account forms, ATM card application forms, ATM card reissue forms, Dollar card forms, Mobile banking forms, I-banking forms, signature card.</li> <li>• Learned check account Status.</li> <li>• Signature Varification.</li> <li>• Handled customer query at call and help desk.</li> <li>• Attending Customer and providing general information.</li> <li>• Checking balance, photocopy and printing.</li> </ul>
2 <sup>nd</sup> Week	24 <sup>th</sup> December to 3 <sup>rd</sup> January	<ul style="list-style-type: none"> <li>• Arranged the all types of forms.</li> <li>• Signature Card Update and Varification.</li> <li>• Entry of Debit card forms data.</li> </ul>
3 <sup>rd</sup> Week	4 <sup>th</sup> January to 10 <sup>th</sup> January	<ul style="list-style-type: none"> <li>• Put all the documents in a respective index file.</li> <li>• Registered the new and reissue forms of Debit cards and dollar cards.</li> <li>• Blocking and Activation of Different types of cards.</li> <li>• Delivering Cards and pins to the customer and verification and registration customer details.</li> </ul>
4 <sup>th</sup> Week	11 <sup>th</sup> January to 19 <sup>th</sup> January	<ul style="list-style-type: none"> <li>• SCT Instant Cards Checking and registering.</li> <li>• SCT link with Customer Account.</li> <li>• SCT form Upload in CRMS.</li> <li>• Send SCT Atm card pin to the customer in sms.</li> </ul>
5 <sup>th</sup> Week	20 <sup>th</sup> January to 26 <sup>th</sup> January	<ul style="list-style-type: none"> <li>• Take the data from new and reissue forms of debit and dollar cards.</li> <li>• Enter all the data and approved for new cards.</li> </ul>

		<ul style="list-style-type: none"> <li>• Taking data from pervious history and listing in a file.</li> <li>• Give Priority for Urgent Customers.</li> </ul> <p>Printing all the urgent and branches card at the card sections.</p> <ul style="list-style-type: none"> <li>•Printing the pins in pins sections.</li> <li>• Printing Letters and welcome cards.</li> <li>• Card packaging and recording in the files.</li> <li>• Card Delivery and Activation card in CRMS.</li> <li>• All the card history recording in files is mendatory.</li> </ul>
6 <sup>th</sup> Week	27 <sup>th</sup> January to 2 <sup>nd</sup> February	<ul style="list-style-type: none"> <li>• Pins Printing and recording in the files.</li> <li>• Generating Re-pin for urgent customer.</li> <li>• SCT pins Delivery to the customer sms.</li> <li>• Printing Letter of Every cards.</li> </ul>
7 <sup>th</sup> Week	3 <sup>rd</sup> February to 9 <sup>th</sup> February	<ul style="list-style-type: none"> <li>•Reporting all the problems info by customer in call and physical.</li> <li>• Sharing problem to the respectives staffs.</li> <li>• Procedure for Settlement of Disputes Transactions of ONUS Card at ONUS Terminal.</li> <li>• ATM/Teller cash Account is debited Procedure for Settlement of Disputes Transactions of ONUS Card at VISA Terminal.</li> <li>• Handling of captured cards.</li> <li>• Closing Cards and accounts.</li> </ul>
8 <sup>th</sup> Week	10 <sup>th</sup> February to 16 <sup>th</sup> February	<ul style="list-style-type: none"> <li>• Help the customer in filing Mobile Banking and internet Banking forms.</li> <li>• Entered the details and activation the M-banking and I-banking.</li> <li>• Regenerating the passwords and Transaction Pins.</li> <li>• Activating SMS, Email alert System.</li> <li>• All the Settlement Disputes Management.</li> </ul>

## APPENDIX II



**Officers of RBB Head office Digital Banking Department with CEO Kiran Kumar Shrestha, Chef Manager Riko Sthapit, Member Secretary Hemraj Kharel and other respective staff of RBBL.**



**Amrit Shrestha (Intern) at MIS Department.**