

# Internship reprt assignment



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DECLARATION We, the undersigned declare that this project entitled is a result of our own study/ research carried out in the year 2010. It has not been previously submitted to any other University or any other

examination(s). Signature \_\_\_\_\_ Dipesh Gyawali BBIS 2006-2010 Kathmandu College of Management Redg. no. A007082-06 ?

ACKNOWLEDGEMENT It is indeed a matter of pride and pleasure to work as a part of an organization during the entire internship period.

The whole experience not only was an opportunity to enhance our knowledge base but also provide us an insight into the practical experience of the entire banking system in relation to information system. We take this opportunity to thank all the people who have helped us during the entire internship period to learn to gain a broader understanding banking system and implication of information system in banking system.

Foremost, we would like to express our deep and sincere gratitude to Kist Bank Limited and the entire Kist Bank family for providing us the exciting opportunity to be one of them and giving us thorough guidance and opportunities to move ahead with our internship objectives. I would like to extend our gratitude to Mrs. Nirmala Bista, Head, Card Department, Mr. Rishi Neupane, Head, IT Department for trusting us and providing access to confidential documents when and where required in the scope of the project. I would also like to thank IT staff Mr. Shishir Poudel, Mr. Pawan Shakya, Mr. Prashant Sherstha and Mr. Mandu Ban Shrestha or their greatful support during Internship Period. We would also like to thank Mr. Bishnu Raj Adhikari, Principal, KCM, for guiding and helping us in each and every stage of the BBIS course and the Internship Study. We are deeply indebted to KCM's

internship coordinator, Mr. Suraj Karki whose help, stimulating suggestions and encouragement helped us in writing of this internship report. We would like to further thank KUSOM for providing students with such opportunity to experience the organization culture and experience and for their structuring of this course for the benefits of the students. Thank you all!

Sincerely Dipesh Gyawali

**EXECUTIVE SUMMARY** This report has been prepared as a part of the internship project carried out at Kist Bank Limited (KBL) Anamagar for the degree of Bachelor in Business Information System at Kathmandu College of Management, affiliated to Kathmandu University. With a motive to be familiar with the real time situation and circumstances of the system development process and methodologies, and to understand the user of information technology in business environment, student in the final year were required to choose an organization and work extensively under the guidance of the professionals.

With this view of exploring the practical working environment, we decided to perform our internship project at Kist Bank Limited (KBL). We knew the bank that stood tall, as leader in banking sector believes in the use of information technology to get an edge over its competitors, and that it had lot to offer to students like us. The eight week long project was categorized into three parts and the findings for each have been mentioned in this report.

The first one is the management section concentrates on analyzing the corporate position of Kist bank and competitive study analysis within the other commercial banks in the country through statistical reviews and current data provided by Nepal Rastra Bank. The second part includes the

major objective i. e. the study in complete Card Management System analysis and design. This was developing for Card department of the bank such that it could manage functioning and processing of the ATM cards properly. The knowledge of System Development methodology and process were practically implemented while developing the software.

The system development objective was not just analyzing and designing but also gaining insight into the entire software development procedure ranging from preliminary investigation to documentation. Thus the project broadly describes the above-mentioned studies made during the internship project at

Kist Bank Limited, Anamnagar. Table of Contents: Part One INTRODUCTION

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## INTERNSHIP CONCLUDING INTERNSHIP PART - I INTRODUCTION 1.

Background 1. 1. Background of the study | Dipesh Gyawali, student of BBIS (Bachelor of Business Information System), of Kathmandu College of Management had an opportunity to carry out an internship project at Kist Bank limited for duration of 8 weeks. The project was undertaken as a partial fulfillment for the successful completion of BBIS program. This program BBIS (Bachelor of Business Information System) offered by the university is the blend of courses, Management and Information Technology.

The program aims to prepare students to become competent, skilled, confident and socially responsive management professionals. Along with that, the course also instills a sound knowledge, abilities and skills in information system and information technology. To develop the professional skills of both management field and IT field, BBIS program student always need to accomplish internship project. As a part of our internship project, I was firstly assigned to Customer Service Department of Kist Bank, Thamel for a week and then transferred to head office card department for 2 week.

For remaining week of my internship period, I was assigned in IT department. During the course of my stay at Kist Bank Limited, I carried out projects which mainly include study of E banking, SMS banking, and organization competitive Information Technology, Networking and implication of IT in banking. Finally for the fulfillment of our internship I have done system analysis of " Card management System" which was a new project started in Kist bank IT department. 8 week of my Internship period was spent on rotation to different departments of the bank.

During this period I figured out that even though few processes regarding the Card were computerized but there were still some processes which were yet to be automated. Processes regarding ATM card tracking, registration and customer complaints handling were in a serious need to be automated. This idea to automate these processes was then put forward to the IT department. Mr. Pawan Shakya IT staff showed interest in automating the process and assigned in analyzing the system and making requirement analysis.

The project was under IT and Card department of the bank where I was provided with all required environment, working environment and access to needed information. Apart from carrying this project I was also assigned various jobs and duties as per the requirement of department and bank. Hence, the foremost requirement of the project was to make analysis of Card Management System Analysis. 2. Goals and Objective The main goal of our project is to understand the real life problems in an organization and how the information system helps in solving those problems

The main goal of the study as per requirement to conduct an internship study during our courses are as follows:

- To fulfill the requirement for the completion of Bachelor's of Business Information System degree.
- To gain the practical exposure and experience in real organization.
- To develop professionalism by exposing to the real world.
- For the application of theoretical knowledge in the organizational procedures.
- A step toward our future to develop a career in the field of management and information system technology.

The main objective of the studies is divided into sub parts, they are:

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Industry and organization study •To gain an insight into the management and work flow process in Kist Bank •To conduct company situation analysis in order to identify the strength and weaknesses and the competitiveness of the bank (Kist Bank) •To conduct detailed industry analysis to depict the overall market position of the Market •To identify improved competitive technique towards effective management and coordination of information and work flow in Kist Bank. Study of Information Technology •To study and analyze IT infrastructure of the bank. To explore the IT and Network scenario of the bank. •To identify the IT challenges of the Bank •To understand how System Works to Increase the efficiency and effectiveness of the organization, and finally to gain competitive advantage over competitors. 3. Role and job performed in the internship Department enrolled during internship: •Customer Service Department (CSD): I was posted to the customer service department where I understood the various deposit products of the bank and the working at the front level which helped us understand how banks perform at a basic level.

Total time spent in this department is 1 week. •Card Department: I was posted to card department for 2nd and 3rd week where I understood complete process of card issuance, renewal, reissue, settlement, adjustment, reconciliation, ATM software and more. I also understood how ATM station functions. •IT department: My posting for remaining of the week was in System department where I was assigned with a project apart from other daily work duty.

During this time period, I got to understanding a broad picture of how system works in an organization like bank, I also got a practical knowledge of

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network architecture, and understanding of various services provided by bank that includes information technology such as E-banking, SMS banking etc.

Role I played and job I performed in various departments Customer Service

Department: Description of work done: While I was in Customer Service Department, I performed various roles as mentioned above.

As I was a new intern, my supervisor wanted me to learn from very basics, so I was firstly posted to CSD, where I learnt to use basic primary, such as opening account, checking statements, checking balance, checking signature for verification, uploading new customer signature by scanning etc... A part from these, I also have to prepare a list of all customers who have applied for ATM, SMS Banking and E-banking and subsequently arrange the list and send that to head office respective department through email for further processing, thus some of the jobs and roles I played in the CSD are:

- Opening of new customer's account.
- Processing customer's application of SMS banking and E-banking.
- Collecting application, and forwarding application to head office Card Department and issuing ATM card to customer who applied for it.
- Data recording of all applied applications Card Department

Description of Work done: After a week I worked in CSD I was transferred to Card department, Head Office, Anamnagar. In this branch I learned and experienced about ATMs. I learned how software are updated in ATM machine, how matching process customer request for withdrawal or other information, and how data from ATM are extracted.

I also learned how ATM keeps track of data and record of each and every transaction. Also, there I learned about how Settlement is made to other bank if card of different bank is used in other bank. I also worked in



settlement by debiting and crediting Settlement bank A/C for settlement. Also customer who complain against malfunctioning of ATM were adjusted after by verifying using EDC data stored in ATM. I also worked in receiving new ATM request from branches and sending those list to SCT for making cards. Some of the job and role I played in card department are: Receiving ATM request application sent by various branches •Rearranging all request and sending it to SCT for making ATM •Sending back ATM to various branches as per application •Adjusting of customer complaint on ATM uses by readjusting their account by verifying with EDC data •Settlement of account of different banks through Himalayan bank •Loading cash and software maintaining of ATM machine System Department After working in Card department for two weeks, I was again transferred to System Department for rest of my Intern period.

System Department was a different kind of environment for me to work and learn as it was a place because here I got to learn and work practically how IS implicated in carrying out day to day activities. Here I learn about networking architecture, use of IS in current business, and I also work under various system that were used in banks. Here I learned how different branches were linked to each other by understanding network architecture and servers. I also worked in newly opened kichapokhari branch in setting up network architecture, servers system and linking to head office. I also learned and worked on IP address management of head office.

I was also taught about SMS banking, how it worked and its usage, I worked in activating SMS banking of customers. I worked in e-banking system and learned about its functioning. A part from all these work I had to do other

daily routine work as well as project on system analysis, where I have to assist one of the IT staff who was assigned the work. Some of the work and role I played in System department are:

- To setup new network in new branches.
- Solving IT related problems in all branches within Kathmandu Valley.
- Working in Pully for basic purpose.
- Worked under SMS banking software Worked under E-Banking and collecting data for intranet system.
- Learned to use Fortigate software use for managing networks.
- Worked under SWIFT transfer system.
- Checks on day off and day on.
- And lastly worked and assisted as system analyst for newly developed Card

#### Management System. 4. Role/ Job of Department Head/ Intern's Supervisors:

As an intern I have worked under different departments at Kist Bank. All departments have their own distinct work and department heads have their own duties and responsibilities. The roles and jobs carried out by these department heads are not rigid and can vary as per circumstances.

Thus, as per the tasks undertaken by each department, below are the general jobs or roles that each department head carries out.

**Customer Service Department:** This department is one of the busiest departments dealing directly with the customer and serving them with various services, offering them with products and acting as the front desk of the bank. Ms. Sajala Sherestha was the head of the CSD department of Kist Bank, Thamel. Her jobs and roles are as listed below:

- Serving customers as per their needs.
- Opening accounts of new customers.
- Serving customers as per their requests by preparing statements, balance certificates and various other requests.
- Preparing daily reports on account opening, ATM requests, cheque issues, SMS banking requests, ATM distribution etc.
- Reporting to the Branch Manager on daily reports.

•Managing data and keeping records. •She also had role of managing general store. Card Department: Card department plays as one of the important branch serving customer by working as a back office. This department deals with all kind of Card related issues. Ms. Nirmala Bista is the Department Head of this Department and her roles and jobs are listed below:

- Overlook and monitor all staff working under her. Overlooks all ATM outlets of Kist Bank and manages them.
- Maintaining relationship with SET, WorldClient, and Himalayan bank, settlement bank of SET Card.
- Motivating and helping her staff working in her department.
- Coordinate with System department for carrying out ATM related technological works
- Identifying drawbacks and working on it
- Participating on various meeting with high level management
- Disseminating information to her staffs.
- Developing her own goal and objective and making her subordinate aware of goals and objective. Preparing daily, weekly and monthly report and submitting it to higher management
- Dealing with externalities to identify new opportunity and changes
- Keeps record of all account and data related to card department.
- Reconciles all data of ATM, settlement bank and adjustments.

System Department: System department is one of the most important and core department among all in the bank. This department manages all issue related to information system. As all department and staff working in the bank are highly dependable on information technology, this department carries out major responsibility. Mr.

Rishi Neupane is the head of IT department and his jobs and responsibilities are mentioned below

- Act as chief information officer.
- Managing system used in all branches.
- Deciding on which technology and methodology to

follow so that maximum output can be extracted from minimum investment in technology.

- Deal with client and information service providers and maintain good relationship with all so that system works efficiently and effectively.
- Forecasting future technological changes and accordingly develop plan to overcome such change.
- Managing networking architecture.
- Managing all servers and software used Being responsive to any changes in technology and making aware to his subordinate on its impact
- Analyzing need of information need and accordingly develop system that supports of help to overcome such need
- Overlooking and guiding subordinates
- Reports to board of directors, top manager and CEO
- Maintaining relation with other banks and outsiders.

Part Two Introduction of Industry and Company

1. Introduction of Kist Bank

Kist bank was initially incorporated in 2003 as a 55th class “ C” financial institution with name of “ Kist Merchant Banking & Finance Limited under Finance Company Act. 985. Initially it started with total paid up capital of 30 million and 7 staffs. Now, it has upgraded from class “ C” financial institution to a class “ A” commercial bank in 2009. The professional team along with dedicated employees is always looking forward to serve the customers, understanding the needs and designing the tailored products. The bank operates in a highly automated environment in terms of information technology and communication systems, which enables to offer prompt services.

The bank has put in substantial effort and investment in acquiring the best technology available to build its infrastructure to make fast access for its valued customers. The company is driven by the values of efficiency in operations, integrity, and a strong focus on catering the needs of every

customer by offering high quality and cost effective product and services.

The Bank has been providing its service to its customers through its own office building at Anamnagar in the capital, as well as in other different parts of country. We are available with 45 branches spread throughout the country with the eagerness to serve the customers.

Kist bank stands for the customers' convenience, support and providing Power to Succeed. Out of total share capital, promoter groups holds 60 % and general public holds 40% of paid up capital. Share Capital Structure is:

- Authorized Capital: 5 Billion
- Issued Capital: 2 Billion
- Paid up Capital: 2 Billion

a. Mission/Purpose/Objective/Goals of the company  
Vision: Our vision guides our efforts and helps measure our progress. It's a straightforward statement of where we want to go and what we are committed to: And Vision Statement is: " To become the best bank based on operational excellence and superior financial performance"

Mission Statement: Mission Statements guides us why we exist and what do we do or how do we achieve our vision. And our Mission Statement is: " Our mission is to become a leading bank by providing best quality financial products and services to our customers, enhancing our shareholders value, contributing in the economic prosperity of the country and creating excellent growth opportunity to our employees" Objective: •To mobilize available talent, labor and capital for the establishment, development, expansion and diversification of productive and employment oriented business in rural areas as well as in the cities and smaller towns. To provide necessary financial resource, technical and management consultancy and technological training for the same thereby contributing towards alleviation of poverty in

the country. •To provide top quality and reliable financial services to the general public while at the same time protecting the rights and interest of depositors and shareholders •To provide various financial service as per the needs of local people and earn reasonable returns through adequate and proper utilization of resources so as to reward its promoters, shareholders and employees. To act as financial intermediary for the collection of scarce financial resource spread all over the country and mobilize the same for the nation's economic development through fair competition. Goals: •To establish at least 50 branches in the country by end of Fiscal Year 2066/2067. •To achieve at least 2, 00, 000 most disciplined and satisfied customer base throughout the country by end of FY 2066/2067. •To achieve at least 50/50 ratio of contribution in profitability from retail and corporate banking by FY 2066/2067. To launch International Debit and Credit Cards Like Visa, Master and others 2066/2067 •To launch the remittance product by the end of FY 2066 and expand this business making it more accessible to a large number of people FY 2067 •To establish Research and Development Unit to enable us to develop and launch innovative products by 1st quarter of 2067. •To establish Training & Development Section in the KIST Head Office by 1st quarter of 2067 to develop manpower to take higher responsibilities b. Organizational Strategy/future plans:

As the Kist Bank has set its vision to be the best bank in terms of operational excellence and superior financial performance, it has action plan in place in order to accomplish it. The Bank has given prime focus in physical infrastructure and human resources development, acquiring of state of art information technology to equip the Bank in order to make it competitive,

satisfy customers and have the most secured transactions, enhance the distribution outlet so that the Bank could reach to the un-banked area and serve the needy people and contribute to the economic development of the country.

A few key future plans, which the Bank has, are:

- Have own Bank buildings at possible Branch locations. Currently, the Bank has been providing services to customers from its own buildings located at Anamnagar, Birtamod, Damak, Biratnagar and Narayangarh. The Bank has planned to construct own multi storey building equipped with modern technology within Kathmandu valley for its main Branch and Head Office. The dream building should be spacious for more than 500 employees.
- Develop own man power to take the higher responsibilities.

Due to increase in number of players, lack of quality human resources has been felt in the market. The Bank has therefore planned to hire qualified individuals in large quantity and train the staffs, in Kist Culture, both theoretically and practically and prepare them to take the responsibilities. For this, the Bank has established Training and Development Department at Head Office.

- Increase the branch outlets to at least 50 by the end of Fiscal Year 2066/67 (2009/10), from existing 26 across the country.

Once the regulator allows Nepalese banks to open branches outside the country, the Bank plans to open the branches in overseas where large numbers of Nepalese are residing. To provide banking services to people belonging to un-banked areas, the Bank plans to commence Banking Haat Operations after taking approval from Nepal Rastra Bank.

- Increase

customer base from existing 1, 00, 000 to 3, 00, 000 by Fiscal Year 2066/67 (2009/10). •Launch international Debit and Credit Cards like Visa, Master and others. •Expand the remittance business making accessible to the large strata of people. Develop and launch innovative and customer friendly products to meet the actual needs of the people who are deprived of banking services. For this, the Bank has established Research and Development Department to carry out research and develop market oriented products and services. •Support the investors to start large infrastructure development projects in the country. The bank also plans to promote micro finances to develop self sustainable enterprises and self reliant people to up lift the economic development of the country. c. Major product of the Organization: Deposit Products

Saving Account: •KIST Savings account: KIST Savings account is a deposit scheme designed to cater the saving needs of individuals, households, businessman and corporate. Its target customer are general people who wishes to open an account for personal purpose. •KIST Khutruke Savings: KIST Khutruke Savings is a form of Savings Account which aims to cultivate savings habit amongst the children and encourages the parents for the best utilization of money for their children. Its target customers are basically children and house wife women in order to encourage saving habits among them. KIST Student Savings: KIST Student Savings Scheme is a form of Savings Account introduced with the object of developing banking habits amongst the students and providing them easy and convenient banking facilities in the form of free fund transfer, debit card and other various facilities. Its target customer is college students. •KIST Super Savings: KIST



Super Savings Scheme provides attractive return on your savings. This Saving Scheme is offered with a very attractive interest rate of 7% p. a. which is arguably one by the best rates in savings accounts in the industry.

This account can be opened with a minimum balance of Rs. 1, 000. •Kist Peace Saving: Country is struggling in regards to establishing peace which has been affecting in the economic growth of the nation. Our Brand Ambassador Pushkar Shah has already traveled 150 countries by riding his cycle aiming to spread the message of peace in the world. He has now aimed to scale Mount Everest in next Spring Season with the slogan of ' Peace for Economic Prosperity'. He has planned to carry the flags of 150 countries, which he traveled and also expects to flutter our flag at the top of the world.

We want to contribute in Pushkar's Endeavor by inviting a large number of people to open the accounts at KIST Bank and we will be contributing a certain sum of money on their behalf in the Peace Expedition Fund to be utilized for scaling Mount Everest by Pushkar Shah. This Product aims all to unite and contribute in the peace making process. There are other types of saving product of Kist bank like Kist Senior Citizen Saving, Kist tax free saving, Kist Bonus Saving, Kist Gaule Bachat, Kist Journalist Peace Saving.

Fixed Deposit Account:

KIST has introduced several schemes of Fixed Deposits in order to cater the needs of our valued depositors. We offer attractive rates of varied maturities ranging from three months to six years. There is flexibility of payment of interest on the same. Customers can get interest payment on a periodic basis or at maturity. Kist Call Account: KIST Call Account is an ideal for

carrying out day to day business transactions thus facilitating corporate by paying interest on the deposits. This account will be linked with current account. Kist Current Account:

A current account is ideal for carrying out day-to-day business transactions. KIST Current Account offers the flexibility of accessing account anytime, anywhere, pay using payable at par cheques or deposit cheques at any KIST Branches. Kist peace fixed deposits: This type of Account can be opened with any amount above Rs. 10, 000/- with 9% P. a. on the available balance. It has tenor of 1 Year or above. Rs. 500/lakh will be contributed by the bank on Mr. Pushkar Shah's " Peace Expedition Fund" account on behalf of customer.

Consumer Banking Products: Housing loan:

Owning a house is a dream for many and KIST Bank is always there to help you realize your dreams under Kist home loan (Kist Ghar Karja) scheme. Kist Home Loan is a term loan, developed to cater the personal financing needs of salaried individuals, self-employed, professionals, and owners of small family businesses. Hire Purchase Loan: Our Hire Purchase Loan with its attractive features and simplicity in processing has been designed with a view to fulfill the dreams of professionals, self employed, business executives, and business houses who wish to own a vehicle of their own.

Under this scheme, we avail loans for purchase of new/used vehicles as well as for commercial vehicle financing. The salient features of the loan have been highlighted below Education Loan: KIST Education loan has been designed to meet the aspirations of students for completion of their studies both in and out of the country. KIST's education loan scheme provides loan

for those students who demonstrate ability, drive and ambition but do not have the financial resources to achieve their goals. KIST Cheli-Beti Home Loan: “ KIST Cheli-Beti Home Loan” is a simple term loan developed to provide individual home loan facilities to women.

The product is launched with a view to meet the financing needs of such women who cultivate strong dream to have a plot of land or construction/renovation/extension a home or purchase a home to pass life with family in own home under her ownership. Agriculture Loan: Based on the viability of the agriculture project/proposal, Agriculture Loan to finance the short/long-term financing need of an individual/firm/company may be made available to purchase tractor, seeds, fertilizers, insecticides etc Easy Loan: Kist easy loan is the first product of its kind to be introduced in Nepal to fulfill the short term cash requirements of students.

Under this scheme, the students are provided loan against their educational certificates. d. Organizational Structure: 2. Organization’s general and competitive environment Part 3 Presentation of Major Project Undertaken Section I: Introduction 1. Introduction of The Project The survival of banking sector today is only possible if they move along with the advancing technology. New Era has introduced new technologies and banks in Nepal are compelled to adapt them. Their lack in ability to meet that advancement will force them to leave the banking industry.

Various technology services are being introduced to retain and attract new customer. Services range from mobile to Point of Sale. Services such as tele-banking, internet banking, Automated teller Machine (ATM) are booming

rapidly. Amongst all ATM is one service that is moving ahead with time. Customers are being more attracted towards the benefits and service they got through the use of ATM cards. The research and my self-evaluation during two week time when I was in Card Department also conclude that the demand for ATM card is going to increase more.

So for the effective management of ATM card, a proper system is required. Realizing the benefits of having ATM card services in order to survive in the industry, Kist Bank is being more dedicated toward it. Kist Bank has been providing Self Serving Banking (SSB) to its customers through Kist SSB card in collaboration with Smart Choice Technologies (SCT) under SCT network. With increased heat in growing use of ATM and its management, bank has identified the need of automated management system. Till today, bank has been processing card system manually, but with the increase in its customer and ease of banking, the need of effective management and pressure of timely delivery of card to its customer have increased. Process related to ATM card tracking, registration, customer complaint handling etc. were in a serious need to be automated. Data related to information regarding the customer who requested ATM card, their card number, pin number, authentication processes during the delivery of card etc are yet recorded in the register and need to be automated.

Kist realized the need of Card Management System in order to provide more efficient service to its customer. In order to fully automate the system, management asked IT department to develop the system. IT department asked me to work on system analysis and design part as a part of project excluding development part. As a bank, it had all the proper networking

infrastructure and necessary hardware to support a simple system. Thus my focus was more on analysis and design rather than development as development part of system will be outsourced by bank to outside agency.

### Objectives of the project

The main purpose of developing a system was to handle all those issues that came up due to semi or manual management system. Below listed points are some of the major objectives of developing Card Management System

- To automate various card processing that are handled manually and replace the existing Card Management System.
- The study is focused on different Phases recommended by system development methodology to develop a fully functional information System from scratch
- To bring effectiveness to card processing and increase efficiency of Card department by the use of automated card processing system instead of manual processing system. To serve customer by providing easy and fast delivery of service, that too in an effective manner.
- To decrease the overall performance of an organization and to create and maintain good customer relationship.

3. Scope and Limitation of Project

Scope of the project: The project more importantly aims at giving me practical knowledge of system analysis and design. However my study during the internship can be categorized into three major parts. Firstly, the industry and organization study part which emphasized in the study of management aspects.

Secondly, the study of IT infrastructure at Kist Bank which is mainly focused on identifying overall scenario of IT as well as networking infrastructure of the bank. And finally, analysis and design of Card Management System for bank. First part aims on analyzing the corporate position of Kist within

banking industry. A complete scanning of organization's internal and external environment has been conducted and identified, thereby allowing us to assist them in becoming more competitive and successful in the market.

Secondly, the project is about identifying overall scenario of Information Technology in the bank. Finally, the project concentrates in our major study objective - the study in automated process of Card Management System that is not handled by existing system. Primary and secondary data has been collected from concerned people of different departments through the medium of in depth interviews, question and answer as well as brainstorming sessions. The system analyzed during the project tries to solve the entire problem that Card department of the bank encountered while managing various ATM card processing manually.

My Project will provide partial solution to Kist bank ATM Card processing as development part will be outsourced by bank to external agency for the completion of the project. Limitation of the Project: As the project was completed within the stipulated date there were certain restrictions and limitations that I have to face during the process of execution and completion of the project. Although efforts were made to assist bank in making new software that the bank could make most out of it, these restrictions and limitations did come as barriers during the project tenure.

The limitations have been summarized in the following points listed below:

- Limitation of time due to the need to conduct a broad analysis as well as analyzing and designing new information system for the bank.
- With the

regular studies going side by side at the end of internship, while major part of project was under process, it was really difficult to manage time and provide both studies and internship program equal priority. •I not only have to concentrate on project assigned but also worked on various other department and field. It was very difficult for us to play two different roles: ?

Role of management student i. e. be involve in other various administrative work and projects of the bank ? Role of information system student i. e. work with the people of IT department in order to do various other works as well as designing new card management system. •Unavailability of full - fledged card management system for reference. Our project was to automate all those part of system that was done manually. So even though the bank some record keeping was done in computers, there was no reference available for those parts that were actually needed to automats. This project was a learning experience in the real world scenario. In many situations, I was exposed to unfamiliar situations especially while developing the system which created limitations for our projects. •Difficulty in understanding the manual process explained by the employee those who work in card department and have no IT background regarding the study in some area also created limitations. Section II: Conceptual Framework 1. System Development life cycle: The system development Life Cycle (SDLC) is a conceptual model used in roject management that describes the stages involved in an information System development project, from an initial feasibility study through maintenance of the completed application. The system life cycle is the factoring of the lifetime of an information system into two stages,, that is, " System Development" and " System Operation and

Maintenance". This means that first you build a system and then you use and maintain it. Eventually, you cycle back to redevelopment of a new system. There are two events that trigger a change from one stage to other. When a system cycles from development to operation and maintenance, a conversion must take place. •At some point in the time, obsolescence occurs and a system cycles and from operation and maintenance to redevelopment. Firstly defining the " System development process" that is a set of activities, methods, best practices, deliverables, and automated tools that stakeholders use to develop and continuously improve information system and Software. System development Process can be defined as a series of predictable steps for software development and maintenance.

It is a road map that enables us to create a timely, high-quality software product. Also, it provides stability, control and organization to possible chaotic activity. System development process sets out the technical and management framework for applying methods, tools and people to the software by identifying their roles and tasks Conversion Obsolescence The system life cycle A software development process or lifecycle is a structure imposed in the development of software product. System development process consists of number of standard set of processes or states that can be followed on any system development project.

Most organization's system development process follows problem-solving approach. They are- 1. Identify the problem 2. Analyze the problem 3. Identify alternative solutions and choose the " best" course of action 4. Design the chosen solution 5. Implement the chosen solution 6. Evaluate the result (if the problem is not solve, return to Step 1 or 2 as appropriate) The



second stage of the lifecycle is " System operation and maintenance". Once the system is placed into operation it will require ignoring system for the remainder of its useful, productive lifetime.

It consists of the following ongoing activities. •Assisting Users: the users will require additional assistance as unanticipated problems arise, new user are added and so forth. •Fixing software Defects (Bugs): software defects are error that slipped through the testing of the software. These errors are inevitable, but they can usually be resolved, in most cases by knowledgeable support. •Recovering the System: the system failure may result in a program crash/or loss of data. In such cases the system is to be recovered that is to restore a system's files and database and to restart the system. Adapting the system to new requirements: new requirements may include new business problems, new technical or new technological requirement. 2.

Principles for System Development There are basically ten principles of system development which guides the entire systems development process and are applicable through all the phases of the methodology. The underlying principles are briefly discussed below. •Get the owner and User involved: The analyst, programmers and other information technology specialist have the attitude of " my system" which has created an " us-versus-them" conflict between technical staff and the users and management.

Although analyst and programmers work hard to create technologically impressive solutions, these solution often backfire because they don't address the real organization problems. Thus owner and use involvement minimize such problem. •Use a problem solving approach: Classic problem

solving approach must be followed. They are- I. Study and understand the problem and its context. II. Define the requirement of suitable solution III. Identify candidate solution and select the best solution. IV. Design and or implement the solution. V. Observe and evaluate the solution's impact and refine the solution accordingly. •Establish phase and Activities:

All life cycle methodologies prescribe phases and activities. The number and scope of the phase and activities varies from the chosen methodology that is to be undertaken for the development of any system. Establishing phases and activities divides the project into small modules. And it enables to manage the whole project easily. •Document throughout the development In every organization whether large or small, system owners, user, analyst, designer, and builders come and go. To promote good communication between constantly changing stakeholders, documentation should be a working by-product of the entire system development efforts.

It reveals strength and weakness also to multiple stakeholders. •Establish standards: An organization should embrace for both information system and the process used to develop those systems. To promote good communication between constantly changing managers, users, and information technology professionals, one must develop standards to ensure consistent system development. •Manage the process and project: Most organization has a system development process or methodology, but they do not always use it consistently on projects. Both the process and the projects that use it must be managed.

Process management ensures that an organization's chosen process or management is used consistently in and across all projects. •Justify system as capital investments Software and systems are like long term investments for any type of organization, which results in better performance of the organization making it efficient and effective, keeping it head to head with its competitors as well as benefiting the organization with huge profits. System are to be treated like capital investments as they are long term investment as well as they act as an asset that helps them to achieve their target. Don't be afraid to cancel or revise Scope: There is an old saying " don't throw good money for bad" which means that don't be afraid to cancel or revise a project scope, regardless of how much money has been spent so far. Creeping commitment approach to system development is an approach where system are continually evaluated at different checkpoints. •Divide and conquer: The divide and conquer rule signifies the fact of breaking down larger problems into more easily manageable pieces, thereby simplifying the problem solving process. Design system for growth and change: Many system analysts develop system to meet today's user requirement of the pressure to develop the system as quickly as possible. Although this may seem to be a necessary short term strategy, it frequently leads to long term problems. So the system should be designed to accommodate both growth and changing requirement. 3. System development methodology System development methodology is a general term applied to a variety of structured, organized processes for developing information technology and embedded software systems.

The documented collection of policies, processes and procedure used by a development team or organization to practice software engineering is called its software development methodology (SDM). Various model of system development methodology are-

- Built and fix model: In the built and fix model the product is built without proper specification and design steps. In essence, the product is build and modified as many times as possible until it satisfies the client. This model is unsatisfactory for any size of software development. Software engineers are strongly discourage from using this model.
- Water fall model: It is the earliest method of structured system development. The waterfall model derives its name due to the cascading effect from one phase to another. In this model each phase well defined starting and ending point, with identifiable deliveries to the next phase. Six distinct stage of waterfall model are- I. Requirement analysis phase II. Specification phase III. Design phase IV. Implementation and testing phase V. Integration and system testing phase VI. Maintenance phase
- Prototyping: Prototyping is a working model that is functionally equivalent to a component of the product.

The prototyping model was develop on the assumption that it is often difficult to know all of your requirement at the beginning of a project. Steps comprised are-

- I. Requirement definition/collection
- II. Design
- III. Prototype creation/Modification
- IV. Assessment
- V. Prototype refinement
- VI. System Implementation

- Rapid application development model (RAD): RAD is an incremental software development process model that emphasis a vert short development cycle typically 60-90 days. It is used primarily for IS application. Its phase's are- I. Business modeling II. Data modeling

III. Process modeling IV. Application modeling V. Application generation VI.

Testing and turnover •Spiral model: Spiral model combines iterative nature of prototyping with the controlled systematic aspect of the waterfall model, therein providing the potential for rapid development of incremental version of the software. Depending on the model it may have 3-6 task region or framework activities. Six task region model are- I. Customer communication task II. Planning task III. Risk analysis task IV. Engineering task V.

Construction and release task VI. Customer evaluation task Formal system development model: This model utilizes a development process that is based in formal mathematical transformation of system model to executable programs. Similar to the waterfall model, the formal approach has clearly defined or cascading phase boundaries. •Agile software development: It is a conceptual framework for undertaking software engineering projects that embraces and promotes evolutionary change throughout the entire life cycle of the project Section III: Methodology 1. Study Approach I worked as intern in Kist bank Limited for the period of 8 weeks.

Initially I was given a brief orientation of the organization by HR staff. After we were over with orientation, I outlined my requirement as prescribed by University in partial fulfillment of the requirement of Internship projects to complete BBIS degree. My study was mainly focused on system development part which was conducted under the IT department and Card Department of the bank. For this I was asked to work under Mr. Pwawn Shakya, Senior IT staff and Rishi Neupane, IT Head. Being senior most employee of the bank, interaction with such a distinguished person was most fruitful for me.

In order to analyze and design a system that meets the requirements of the bank, it was necessary to have complete knowledge about the working environment of ATM card management. The study approach involved various steps such as identifying the problems in the current system, analyzing them, uncovering different solutions to those problems and finally finding out the best approach or solutions. Thus as a part of our study approach, I did the following things:

- I chose to work at the head office of Kist Bank located at Anamnagar after working for a week in the CSD department of Thamel branch. I worked under the guidance of Ms. Nirmala Bista, Head of Card Department and Mr. Rishi Neupane, Head of IT Department as well as Pawan Shakya, IT staff.
- I have also gathered information by asking questions informally to all employees working in the Card Department.
- I also considered how other banks are managing ATM cards.
- Finally, to gather the relevant information and understand the requirements, we distributed questionnaires to the customers of Kist Bank at many of its branches and also to the employees who were working for the Card Department.

## 2. Subject of the Study

To exist in today's competitive market, one should have a complete knowledge of internal strengths and weaknesses and also external opportunities and threats. Having a good knowledge of external factors is always beneficial for any kind of organization. So this project focuses not only on the subject of study but also on its industry. The report focuses on the following subjects shown below:

- Industry and organization study
- Industry Analysis
- External and internal environment scanning
- Competitive position of the bank
- Corporate Profile
- Brief introduction about Kist Bank
- Services Provided
- Bank Current Situation analysis
- Development of the software

Card Management System” •Solution toward the automation and analysis and design of Card Management System. 3. Sources of Data and Information In every organization data/information holds a very crucial role in its success. There are various key source of the data/information without which this report would not have been completed successfully. The source of data can be broadly classified into two categories which are Primary Sources and Secondary Sources. Primary Sources: Primary source of data are sources of raw data which has to be further processed.

There are three basic means of obtaining primary data which are observation, surveys and experiments. There data are obtained directly from the field visits, or direct interactions with the people concerned The primary sources of information were: ? I conducted in depth interview with some specific staff in the bank so as to collect detailed information and understand the work flow process involved. The list of interviews has been shown in subsequent table ? Questionnaire was prepared for customer as well as user of ATM card at Kist bank. A sample questionnaire has been attached in (.....) ?

Observing the bank’s current ATM card management process helped us to gather the required information. List of Interview (table) Secondary Sources: Secondary source of data are source where data has been processed at least once. Since these data has already been processed, we can straight away draw some conclusion and further use it to get more information. Secondary data (like service statistics) have been collected through source that were accessible to us such as the brochure from Kist Bank, websites of Kist Bank, magazines, competitor’s website as well as annual reports of the bank and <https://assignbuster.com/internship-report-assignment/>

the bulletin from Nepal Rasrta Bank (NRB). . Study Process The study process is elaborated into the following phases: First Phase: Selection of the organization - selected Kist Bank for the completion of our internship and then getting a complete orientation so as to understand the working environment and management of the Bank. Second Phase: Outlining the activities to be performed during internship period of eight weeks. Third Phase: Collection of organizational data and information and also of the entire industry.

Such data and information were collected so as to perform certain analysis. Forth phase: Worked under following departments at Kist Bank - •Customer Service Department, Thamel Branch: 1 week •Card Department, Head office: 2 week •System Department, Head office: 5 weeks Fifth Phase: studying the overall IT and network infrastructure of the bank. Sixth Phase: in-depth study of card management process and then evaluating and analyzing the requirement which are involved for the development of a computer based management system.

Seventh Phase: Interaction with the concerned people of the relevant departments in a consistent manner in order to understand the business processes and work flow involved to develop a system. Eight Phase: analyzing and designing of " Card Management System". Lastly: Completion of the project. Methodology Used for Card Management System FAST methodology As per our system " Card Management System", we decided to follow the FAST methodology (Framework for the Application of System Techniques). We thoroughly practiced this development process during our System analysis and design course.



The main reason behind choosing this methodology is flexibility that it adheres. Furthermore, since I realized that we may not be present in the future to give support to the system as per the organization needs, it becomes even more essential that we follow fast methodology for system development because of the flexibility it adheres for future enhancements. The main reason behind why to choose this method is that it helps in divide a system development process into different phases which makes it easier for the developer to identify requirements or problem properly and provide exact business solution to the problem.

There are various phase in FAST methodology which are discussed below. 1. Preliminary investigation Phase: It is the initial stage in FAST methodology and considers completion of following task for its successful completion. The detail Project charter Document is included in the Appendices. Task 1. 1: List problems, Opportunity and Directives In Kist bank, employee handling card department were facing many problems due to manual management system the main problem faced by employee in card department are:- •Time consuming •Data redundancy •Data loss of previous detail Difficulty in report generation •Difficulty in decision making Task 1. 2: Negotiating Preliminary Scope A preliminary scope of Card Management System has been outlined in the project Charter Document Task 1. 3: Assess project worth This task is where we answer question, “ Is this project worth looking at? ” Through the process of my investigation in Kist bank, I found that I was serious problem with current system of managing cards, and more serious problem might be faced in coming future. I also identified that if card

management system functions, I will definitely reduce the workload of employee.

Thus finally project worth looking at. Task 1. 4: Plan the project The preliminary master plan that I developed included- •The preparation of schedule and resources assignments for the entire project •Division of work as per the scheduled timeframe within which we would complete various phases of the system development These mentioned points have been included in the project charter document. Task 1. 5: Present the project and plan Lastly I presented the project plan to steering committee, IT head and also to Card Department Head. Keynotes of this phase: Feasibility checkpoint result: ' Go' ahead by steering committee •Deliverable: ' project charter document'

2. Problem Analysis Phase This phase considers the completion of following task for its successful completion. The tasks are shown below. Task 2. 1: Study the problem domain A detail study of problem statement was made and accordingly its opportunity and derivative was outlined and study on current system was also made Task 2. 2: Analyze problems and Opportunities In addition to studying about the current system, problem and opportunities were carefully analyzed.

The best way of analyzing problems is through Cause and Effect analysis. This cause and effect analysis as presented in the project charter document. Task 2. 3: Analyze Business Processes This task was skipped as it is used in business process reengineering (BPR) Task 2. 4: Establish System Improvement Objectives After the understanding of current system's scope, problems, opportunities, I then have to establish system improvement objectives so as to measure constraint that limits the flexibility in achieving

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those improvements. Task 2. : Update the project plan In this task I reevaluate the project's scope and accordingly updated project charter document to meet with the findings of this phase. Task 2. 6: Present Findings and Recommendations Some recommendations passed to department regarding problems and findings were

- Use of fully automated information system developed as per the requirement of the organization

Key notes of this phase:

- Feasibility checkpoint: ' Go' ahead by the steering committee
- Deliverable: ' System Improvement Objectives'

3. Requirement analysis phase

This phase considers the completion of following task for its successful completion. The tasks are shown below. Phase 3. 1: Define Requirement Thus for the requirement analysis of our system I interviewed the employee of Kist bank's Card Department. So the primary requirement of the system was agreed to automate the entire procedure involved in maintaining the ATM card transactions. Questionnaires for requirement Analysis document are presented in the appendices. Task 3. 2: Analyze Functional Requirements In this task, the Functional requirement documentation and validation was carried out.

As per the user's requirement a detailed use case model and use case scenario was developed. Task 3. 3: Develop use case model In this task, the use case model and use case scenario that was developed in the previous task of this phase were presented to the steering committee members for a final opportunity to validate the requirements. Then according to their suggestions and comments necessary changes were made. Task 3. 4: Prioritize Requirements In our case the request for ATM, its delivery,

authentication information was given the first priority as compared to other requirements.

Task 3. 5: Update the project plan After I identified the business requirements, I step back and redefine our understand of the project scope and updated the project plan accordingly. The project charter plan was updated, specifically in the project-scope originally developed. The time schedule was modified as well Keynotes of this phase •Feasibility checkpoint result: ' Go' ahead by steering committee •Deliverable: ' use case model' 4.

Decision Analysis Phase In this phase, alternative solution for Kist bank was considered after having a discussion with the concerned people in the bank.

The alternative solutions for managing their transaction are: •Develop a software as per their requirement •Buy a package software that meets its requirement •Analyze and design the system and outsource construction of the system •Continue with existing manual system In order to fulfill the decision analysis phase the following task were conducted. Task 4. 1:

Identify candidate solutions In order to identify candidate system I developed the candidate System Matrix. This candidate systems; however, it offers no analysis Refer to appendices. Task 4. 2: Analyze candidate solution

Candidates have been analyzed as per their technical, operational, economic and schedule feasibility. This analysis has been shown in feasibility analysis matrix shown in the following task. After identifying different alternative solutions in terms of their respective characteristics fields, each was than analyzed by evaluating against four criteria: •Technical Feasibility: Is the solution technically practical? Does the staf have the technical expertise to

use the system properly? •Operational Feasibility: Will the solution fulfill the user's requirements? To what degree? Economic Feasibility: Is the solution cost-effective? •Schedule Feasibility: can the solution be designed and implemented within an acceptable time period? Task 4. 3: Compare candidate solution For comparing candidate solution, we need to prepare Feasibility Analysis Matrix. Then based on the score of these alternatives, the best one was chosen. Task 4. 4: update the project plan The project charter document was updated to meet with the findings of this phase. Task 4. 5: recommended a solution Subsequent meeting were held with members of the steering committee to apprise them of the various developments of this phase . Design Phase Similar to other phase, the design phase also includes various tasks that should be performed to complete the design phase. These tasks are below. Task 5. 1: Design the Application Architecture The card management system will be in client-server architecture, where is a central server and database server with multiple client terminals requesting services from server. Our entire software system has a centralized database in MySQL as back end and ASP. NET as front end. Now let us go through the technical description for the proposed system

Technical Description of the proposed System Enterprise Application

Architecture: Enterprise Application Architecture is the form the enterprise takes to achieve the selected goals or function. Kist bank within the valley will communicate with each other through optical fiber whereas bank outside the valley communicate with the help of lease line. Technologies Used: Different organization use different kind of system to support different operational needs. For our application, we chose to the technologies listed

below for higher productivity: ASP. NET as a Don't End: It is part of Microsoft's .

NET platform and is the successor to Microsoft's Active Server Pages (ASP) technology. It attempts to simplify developers' transition from windows application development to web development by offering the ability to build pages composed of controls similar to a windows user interface. Which version on ASP. NET to use will be decided by constructor themselves.

Microsoft SQL server as Back End: MS SQL server is a relational database management system (RDBMS) also produced by Microsoft. Microsoft SQL Server uses a variant of SQL called T-SQL, an implementation of SQL-92 with many extensions.

MS SQL Server and Sybase/ASE both communicate over network using an application level protocol called tabular Data Stream (TDS). It also supports Open Database Connectivity (ODBC). Again which version to be used will be decided by constructor. C# as a programming Language: C# is an object oriented language developed by Microsoft as part of the . NET initiative and later approved as standard by ECMA and ISO. It has a procedural objective oriented syntax based on C++ and includes aspect of several other programming languages (most notably Delphi and Java) with a particular emphasis on simplification.

Figure : Enterprise Application Architecture How does web-based system works? Using standard web browser today, it is possible to create OLTP system. Using server side scripting such as active server pages, it is possible to connect to other components of a distributed system in the form of

business objects on the Transaction Server and to send message to Database Server. Basic Work -flow of the Proposed Various steps of the basic work flow are: Step 0: Browser makes an HTTP Request for an ASP. NET web page The entire process begins with a web browser making request for an ADP.

NET page. For example in our case, a user must type into their browser's address window from localhost. The web browser will then make an HTTP request to server asking for that pa