



COMSATS University Islamabad, Lahore Campus
Department of Management Sciences

**OLP FINANCIAL SERVICES OF
PAKISTAN**



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INTERNSHIP ADVISOR

Mr. Affan Ahmad Khan

SUBMITTED BY

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CIIT/SP20-BBA-080/LHR

DATE OF SUBMISSION

November 24th, 2023

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PREFACE

Internship provides a student with a vibrant image of what he has to adapt to after spending time studying academic subjects. Without real-world training, business education is futile so along with the theory; practical training is provided to business students to expose them to the real working environment of any organization. These trainings provide the student with a clear understanding of what he is lacking in just spending time in academic subjects, helps him to implement his knowledge, and provides him with an outline of knowledge relating to the concepts and practices of the given topics in the organization.

The summer training is an essential part of the course curriculum of Bachelors of Business Administration (BBA Honors). In this, the student is in the spot to examine the primary working of an organization with his bare eyes and recognize the dynamics in a better manner.

This particular training has been conducted at **OLP FINANCIAL SERVICES OF PAKISTAN** in a course of six weeks. I was sent to “CREDIT& MARKETING” Department. In my department, I studied several documents of company along with other documents describing regulations and guidelines, which are necessary for the effective working of Non-Banking Financial Institution and stated the workings in an account.

DEDICATION

I want to dedicate this internship to my teachers, parents, friends, and family who supported me every step of the way during this journey and helped me reach my goal.

ACKNOWLEDGEMENT

Through the divine blessings of Allah Almighty, a wonderful opportunity came my way – an internship at OLP Financial Services Pakistan Limited – that allowed me to learn and grow in my career. I consider myself fortunate to have been given this chance to work for such a remarkable company. I want to express my gratitude to Allah for giving me the ability to complete my internship. I am truly thankful to Allah for His blessings that encompass my everyday life, good health, sharp mind, and creative ideas. I would like to give heartfelt thanks to Mr. Muhammad Imran Manager of Credit & Marketing Department and Mrs. Sana (Marketing Department Executive). I also want to appreciate all the other staff members at OLP for guiding me carefully during my training and providing the necessary resources that made my work easier. I want to mention my supervisor, SIR NASEER BHATTI, who played a vital role in helping me successfully finish my internship. My family also deserves a big thank you for their kind words of encouragement and support throughout this journey. As I reflect on this experience, I am truly grateful for the valuable lessons and opportunities that OLP Limited has given me. This internship has been a significant step in my professional journey, and I am thankful for the guidance and learning it has provided me.

Internship Letter



OLP FINANCIAL SERVICES PAKISTAN LIMITED
(Formerly OPL) Limited Pakistan Limited
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Kamraji Industrial Area, Ferozshah Road,
Tel: (021) 3514 4029-4030 USA: 90 24-24-24
E: hr@olpfinancial.com
W: olpfinancial.com

August 21, 2023

INTERNSHIP CERTIFICATE

Certified that Mr. Syed Ali Naqi Naqvi, bearing CNIC # 35202-8959775-7 has successfully completed his internship with OLP Financial Services Pakistan Limited.


He worked in the Credit & Marketing Department, at its Regional Office in Lahore.

His internship commenced on July 10, 2023 and ended on August 21, 2023.

Mr. Naqvi was found to be a keen learner, hardworking and disciplined person.

OLP wishes Mr. Naqvi success in his future career.

For and on Behalf of
OLP Financial Services Pakistan Limited.



Lt. Col. (R) Saad Saeed Ahmed, TI (M)
Head – HR & Admin (North)

Table of Contents

| | |
|---|-----------|
| PREFACE | 2 |
| DEDICATION | 3 |
| ACKNOWLEDGEMENT..... | 4 |
| Internship Letter | 5 |
| Executive Summary | 8 |
| Introduction | 9 |
| Subsidiaries | 9 |
| OLP Services Pakistan (Private) Limited..... | 9 |
| OLP Modaraba | 9 |
| Code of Business Ethics | 10 |
| Associated Companies | 12 |
| Association | 13 |
| NBFI & Modaraba Association of Pakistan..... | 13 |
| Overseas Investor Chamber of Commerce and Industry..... | 13 |
| Corporate Values..... | 14 |
| VISION, MISSION& VALUES | 14 |
| Vision Statement | 14 |
| Mission Statement..... | 15 |
| Working Philosophy..... | 15 |
| People Philosophy | 15 |
| Code of Business Conduct..... | 15 |
| Strategic Objectives:..... | 16 |
| Future Aims | 17 |
| Leader in Industry | 17 |
| Core Values | 18 |
| Core Values | 18 |
| BUSINESS OPERATION..... | 19 |
| ORGANIZATIONAL CHART..... | 19 |
| Board of Directors | 20 |
| REGIONAL OFFICES NETWORK..... | 21 |
| Comment on Organizational Structure of OLP | 22 |

| | |
|--|----|
| SWOT Analysis..... | 23 |
| MARKETING STRARETGY..... | 26 |
| COMPETITIVE STRARETGY | 28 |
| BUSINESS PROCESS ANALYSIS | 29 |
| LEARNING AS A STUDENT INTERN..... | 32 |
| . Duties: | 32 |
| . Accomplishments | 34 |
| New Knowledge Acquired | 36 |
| Problems Encountered..... | 37 |
| How Experience Impacts your Career..... | 38 |
| Competitors | 39 |
| Products & Services Provided by the Company..... | 41 |
| Link between Academic and practical reality | 50 |
| BIBLOGRAPHY..... | 52 |
| Jargons..... | 53 |
| Annexure | 54 |
| a) Annexure (Weekly reports):..... | 54 |
| b) Annexure (plagiarism certificate): | 58 |
| c) Annexure (Evaluation forms)..... | 59 |

Executive Summary

This internship report is based on a six-week program I successfully completed as part of my BBA Degree at OLP Financial Services of Pakistan, from 10 July 2023 to 21 August 2023. Every day I spent there provided me with some kind of experience, even though I was absolutely new to the practical world and the business environment. These experiences cannot be adequately described in words. However, they were all beneficial for my career OLP Financial Services Pakistan Limited. Over the years, OLP has played a significant role in advancing and developing the engineering sector in Pakistan. They have achieved this by introducing a wide range of high-quality electrical equipment and home appliances. Additionally, PEL has made substantial contributions to the training and development of skilled Personnel through its training programs. In this Report, I have mentioned what I have learnt during my internship in my report. I gave a brief summary of the OLP after doing several analyses, such as SWOT.

Introduction

ORIX Corporation is an integrated financial services group headquartered in Tokyo, Japan that provides innovative products and value-added services to corporate and retail customers. It is listed on the stock exchanges in Tokyo and New York.

ORIX operates in 26 countries and regions worldwide and its activities include corporate financial services such as leasing and lending, as well as automotive operations, leasing, real estate finance, real estate development, life insurance and investment banking. By pursuing new revenue opportunities through specialized leasing capabilities and expanding operational scope, ORIX has achieved consistent earnings growth over the years.

ORIX has supplemented its leasing experience with specialized capabilities in various types of financial transactions as well as in the management of tangible assets. The core strength of the group lies in its ability to stay one step ahead of the competition by constantly exploiting new business opportunities.

Subsidiaries

OLP Services Pakistan (Private) Limited

OLP Services Pakistan (Private) Limited (formerly, ORIX Services Pakistan (Private) Limited) (“the Management Company”) was incorporated as a private limited company on February 25, 1987. Subsequently, it was registered as a Modaraba Company with the Registrar of Modaraba Companies and Modarabas under the Modaraba Companies and Modarabas.

OLP Modaraba

OLP Modaraba, previously known as ORIX Modaraba and originally incorporated as First Grindlays Modaraba in 1987, has a significant presence as an Islamic Financial Institution listed

on the Pakistan Stock Exchange. It started its journey under the ownership of ANZ Grindlays Bank and later became part of Standard Chartered Bank Pakistan Limited when ANZ Grindlays Bank was acquired in 2000. Following this merger, the Modaraba's name was changed to Standard Chartered Modaraba.

In 2016, ORIX Leasing Pakistan recognized the promising growth opportunities and strategic synergy it could achieve by integrating Standard Chartered Modaraba into its existing operations in Pakistan. Consequently, ORIX Leasing Pakistan acquired the Modaraba and renamed it "ORIX Modaraba." Subsequently, as part of a comprehensive re-branding and re-profiling initiative undertaken at the ORIX group level to enhance the Modaraba's reputation and market standing, it has been rebranded as "OLP Modaraba."

OLP Modaraba's core activities revolve around providing financing solutions for various assets, including plant, machinery, equipment, vehicles, and housing finance, all structured in accordance with Islamic finance principles. The Modaraba operates from its offices located in Karachi, Lahore, and Islamabad, serving clients across Pakistan.

Web: www.olpmodaraba.com

Code of Business Ethics

To ensure the financial prosperity of OLP, it is imperative that our business operations in strict accordance with company's established rules and regulations. Our code of conduct outlines the core principles that guide our employees in their day-to-day activities.

OLP has embraced the principles within its code of conduct, which are following:

- **Prioritizing the Company's Interests:** Employees must always act in the best possible interests of OLP, ensuring that personal interests do not unduly effect their decision-making.
- **Protecting Confidential Information:** Maintaining the utmost confidentiality is essential, both within and outside the organization, to safeguard OLP's proprietary and sensitive information.
- **Full Compliance with Laws:** Adherence to all applicable laws, rules, and regulations is mandatory, with a commitment to compliance both in letter and spirit.
- **Exercising Due Care and Authority:** Employees should act within the bounds of their delegated authority, exercising due care in their responsibilities.
- **Customer-Centric Approach:** A respectful and customer-centric attitude is essential, with a commitment to meeting customer needs.
- **Social and Environmental Responsibility:** Our business activities should align with values that promote societal interests and environmental harmony.
- **Ensuring Safety and Continuity:** Commitment to a secure and safe work environment is paramount, with a focus on maintaining uninterrupted business operations.

- **Reporting Unethical Conduct:** Employees are encouraged to report any instances of illegal or unethical behavior, and OLP is committed to protecting those who report such issues in good faith from any form of retaliation or unfavorable treatment.

These principles form the basis of our code of conduct, guiding our actions & behaviors to ensure the continued success and ethical operation of OLP.

Associated Companies



OLP's second international joint venture in the leasing sector is SAMAA Finance SAE, previously known as ORIX Leasing Egypt SAE. This company is the result of a collaboration involving ORIX Corporation from Japan, OLP Financial Services Pakistan Limited the National Bank of Egypt.

SAMAA Finance commenced its operations in November 1997 with a paid-up capital of 20 million Egyptian Pounds and has successfully established a strong business foundation. The ORIX Group plays a pivotal role by providing technical expertise and managerial support to SAMAA Finance.

www.orix-egypt.com.

Association

NBFI & Modaraba Association of Pakistan



The NBFI & Modaraba Association of Pakistan was established on July 29, 2010,

The NBFI mission is to provide a platform to its member Companies in Pakistan. It serves as a forum where these entities can come together to deliberate on matters of shared concern and collaboratively develop strategies to enhance their respective operations. One of the key objectives of The Association is to actively work towards the restoration and enhancement of the financial services sector's reputation in Pakistan.

Overseas Investor Chamber of Commerce and Industry



Originally founded in 1860 under the name KCC, the Overseas Investors Chamber of Commerce & Industry (OICCI) has emerged as a pivotal platform dedicated to fostering foreign investments.

Its significant contribution extends to catalyzing the advancement of commerce and industry within the nation.

As the most ancient and expansive investment Chamber, OICCI boasts a membership both in terms of industry sectors and geographical origins. At present, it proudly encompasses 208 members hailing from 35 distinct countries, each representing a spectrum of 14 different sectors encompassing trade and industry.

Corporate Values

A corporate culture and environment that attracts and supports the best available talent, inspires customer confidence, encourages innovation in products and services, creates value for all stakeholders, and includes supporting the less privileged by improving their access to finance.

VISION, MISSION & VALUES

Vision Statement

Excellence in pioneering creative and flexible financial services for a diverse market with a special emphasis on catering to the needs of the SME sector in Pakistan.



Mission Statement

A corporate culture and environment that attracts and supports the best available talent, inspires customer confidence, encourages innovation in products and services, creates value for all stakeholders, and includes supporting the less privileged by improving their access to finance.

Working Philosophy

Meet expectations through market solutions and products.

- Reward entrepreneurial efforts.
- Create value for all stakeholders.

People Philosophy

- Nurture relationships.
- Strength of determination and willingness to lead Excel.
- Practice integrity, honesty and hard work.

Code of Business Conduct

Its codes of business principles are to:

- Deliver solutions that meet the customer's financial needs.
- Build and maintain a culture of high performance.
- Build a trusting relationship with all stakeholders.
- Create and leverage strategic assets and capabilities for competitive advantage.
- Prioritizing the company's best interests by making decisions independently, free from personal biases.
- Safeguarding OLP's confidential and proprietary information with the utmost discretion, whether inside or outside the organization.
- Ensuring strict compliance with all relevant laws, regulations, and ethical principles.
- Adherence to the highest standards of honesty and ethical behavior in all business activities.

- Caring for a harmonious work environment where everyone is treated with respect, fairness and dignity.
- Exercise due care and stay within the bounds of your legitimate duties.
- Demonstrating deep respect for customers and consistently meeting their needs.
- Promoting values that contribute to social well-being and environmental sustainability in all business endeavors.
- Commit to a safe and secure work environment while striving for uninterrupted business operations.
- Encouraging the reporting of any illegal or unethical behavior and prohibiting any retaliation or ill-treatment of OLP staff who come forward in good faith to report problems.
- **Strategic Objectives:**
 - Increase OLP's brand reputation in the market as a leading and diverse non-banking financial institution and foster strong brand loyalty.
 - Serve as an industry benchmark for risk management and assessment standards and sets a model for others to follow.
 - Gain recognition for our significant contribution to the economy and society, particularly with a focus on supporting the micro and medium segments.
 - To maintain the highest credit rating in the non-banking financial sector of Pakistan and prioritize the safety of our depositors and lenders.
 - Address diverse customer needs through continuous innovation and product differentiation.
 - Increase personalized customer service by cultivating a highly skilled and versatile workforce.

- Aspire to become an employer of choice by fostering a fair and caring work environment that supports growth and rewards talent.
- Increase transparency and control in all aspects of our business operations by implementing well-defined policies, procedures and comprehensive employee training.
- Identify and capitalize on opportunities to create sustainable revenue streams that protect the long-term interests of all stakeholders.

Future Aims

Leader in Industry

- An Organization Maintaining the Trust of Stakeholders.
An Innovative, Creative and Dynamic Institution Responding to the Changing Needs of the Internal and External Environment.

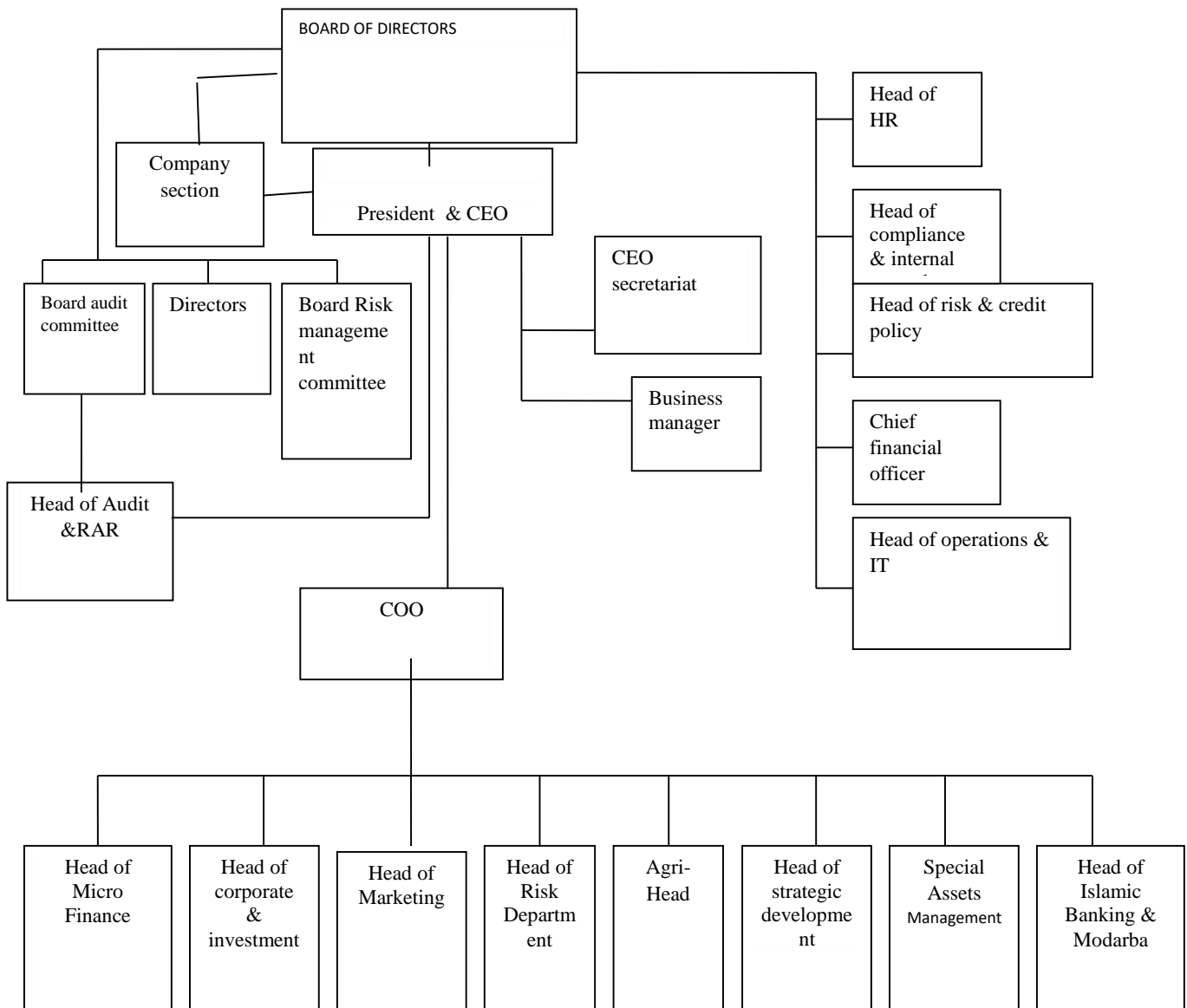
Core Values

Core Values of OLP financial Services Pakistan Limited are as follow:

| Core Values | |
|--|--|
| Our customers | As our first priority |
| Profitability | For the prosperity of our stakeholders that allows us to constantly invest, improve and succeed |
| Corporate social responsibility | To enrich the Lives of community where we operate |
| Recognition and reward | For the talented and high performing employees |
| Excellence | In everything we do |
| Integrity | In all our dealings |
| Respect | For our customers and each other |

BUSINESS OPERATION

ORGANIZATIONAL CHART



Board of Directors

| | |
|-------------------------|--|
| Mr. Khalid Aziz Mirza | Chairman& Independent Non Executive Director |
| Mr. Yoshiaki Matsuoko | Non-Executive Director |
| Mr. Hasim Hyder | Independent Non Executive Director |
| Ms. Aminah Zahid Zaheer | Independent Non Executive Director |
| Ms. Katsumi Matsumoto | Non Executive Director |
| Mr. Keiko Watanabe | Non Executive Director |
| Mr. Daisuki Morita | Non Executive Director |
| Mr. Saheen Amin | Chief Executive Officer and Executive Director |
| Mr. Ramon Alfrey | Deputy Chief Executive Officer, CFO and Executive Director |

REGIONAL OFFICES NETWORK

- Lahore Central-I Region
- Multan Region
- Lahore Central-II Region
- Faisalabad Region
- Lahore North Region
- Gujranwala Region
- Lahore South Region
- Gujrat Region
- Peshawar Region
- Islamabad Region
- Vehari Region
- Sahiwal Region
- Jhang Region
- Sargodha Region
- Karachi Region



HEAD OFFICE

Name :DHA Office

Zone

Phone

Address :Plot # 23-c, 1st floor,5th street Ittehad
Commercial Area Khayban-e-Ittehad,Phase VI
Defence Housing Authority,
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Fax: (042) 9200351

MAIN BRANCH, LAHORE

76-B Main Blvd Gulberg, Block
E1 E-1 Gulberg III, Lahore, Punjab 54660
:Karachi
:021-35350560-63

Comment on Organizational Structure of OLP

Division of labor

The OLP structure is divided into divisions, and these divisions are further divided into departments. This type of structure helps the management to effectively control the operations of the bank. Each division is responsible for its respective duties.

Scope of control

The scope of control between the hierarchical structure is clearly defined. Each department is subordinate to a central department and then this central department is subordinate to the headquarters.

Communication

Communication between organizational departments is easy. Horizontal and vertical communication between departments is very effective.

Number of employees:

Currently, 4,000 employees of both sexes work at OLP.

89% men and 11% women.

SWOT Analysis

Strengths:

Experience and Reputation:

OLP Financial Services Pakistan Limited has a long history in the financial industry, with over 30 years of experience. Its association with ORIX Corporation, a global financial services group, lends credibility to its operations.

Diversified Portfolio:

The company offers a wide range of financial products and services, including corporate leasing, consumer auto leasing, commercial vehicle leasing, agri finance, microfinance, term finance, and more. This diversification can help mitigate risks.

SME Focus:

OLP is the largest SME-focused Non-Banking Finance Company in Pakistan. Its emphasis on supporting the Small and Medium Enterprises (SME) sector has contributed to economic development, creating jobs and fostering growth.

Global Backing:

As a subsidiary of ORIX Corporation, OLP benefits from international experience, expertise, and resources, allowing it to bring innovative financial solutions to the Pakistani market.

Strong Branch Network:

With 38 branches in 35 cities across Pakistan, OLP has a broad reach and can effectively serve customers nationwide.

Corporate Ethics:

The company emphasizes ethical behavior and integrity through its code of conduct, which can enhance its reputation and customer trust.

Weaknesses:

Reliance on Leasing: OLP's primary business model revolves around leasing, which can be impacted by economic downturns or changes in regulatory environment affecting leasing practices.

Competition:

The financial sector in Pakistan is competitive, with both traditional banks and non-banking finance companies offering similar services Like Pak Gulf Leasing Co. Limited Saudi Pak Leasing Co. Limited. OLP must differentiate itself to maintain a competitive edge.

Opportunities:

Growing SME Sector:

The SME sector in Pakistan has growth potential, and OLP's focus on supporting this sector positions it well to capture new opportunities.

Diversification:

While OLP offers a diverse range of financial products, it could explore further diversification to cater to changing customer needs and market trends.

Technological Innovation:

Embracing digital technologies and online services can enhance customer experience and operational efficiency, especially in a tech-savvy market.

Threats:

Economic Instability:

Economic fluctuations in Pakistan could impact demand for financial services and leasing products.

Regulatory Changes:

Changes in regulations or government policies related to the financial sector or leasing industry could affect OLP's operations.

Interest Rate Volatility:

Fluctuations in interest rates could impact borrowing costs and customer demand for financial products.

Cybersecurity Risks:

As digital services become more prominent, the company must ensure robust cybersecurity measures to protect customer data and transactions.

Competitive Pressure:

Intense competition from both traditional and non-traditional financial institutions could potentially impact OLP's market share and profitability.

MARKETING STRATEGY

- OLP is proactive and customer-centric your company is when it comes to serving your clients and expanding your reach. Here are some more points on Marketing Strategy:

- **Tailored Market Visits :**

Different Market Visits are arranged by the Company to go in the Market and meet with the customer and gain knowledge about the financial options offered by the Company. Being on the ground helps, you gather invaluable insights that enable OLP to offer the best financial solutions.

- **Customer-Centric Managers:** They invest half of their time exploring new markets and nurturing existing relationships is a testament to your commitment to customer satisfaction with them. It's not just about business; it's about building trust. I also visit Accha Milk shop factory where they process the milk and I have a very good Experience with them.

- **Industry-Specific Expertise:** My visit to Accha Milk shop factory underscores me about good relationship the industries you serve. I understand that they offer tailored financial solutions but also builds credibility with your clients.

- **Provide the Financing Options** at less rate to the existing customers that is why different reputable organizations are asking for financing options.

- **Flexible Payment Plan :**

offered by the OLP to customers. For Example: CHANNAR SUGAR MILLS are asking to make flexible Repayment Schedule because the Sugar

business has the Sugar Crushing Peak season of few months from Oct to June in the year so, large amount of repayment get at that time and less amount after the Period.

- **Long-Term Relationships:**

OLP emphasis on building strong relationships with customers is commendable. It is not a transactional approach; it's about becoming a trusted partner in their financial journey. Trust is the foundation of OLP Business

- In summary, your company's commitment to a customer-first approach, market knowledge, competitive financing, and flexibility in payment options are clear differentiators. Keep up the great work and your reputation, as a trusted financial partner will continue to grow.

COMPETITIVE STRATEGY

- **Continuity and Personalized Service:** Having a single manager throughout the entire process ensures continuity. Customers don't have to re-explain their situations or concerns to different people. This personal touch builds trust and makes customers feel valued.
- **Understanding the Customer's Unique Needs:** When a manager works with a customer from start to finish, they gain a deep understanding of the customer's unique needs and financial goals. This understanding allows for more tailored solutions and recommendations.
- **Personalized Service:** OLP offers a dedicated manager who guides customers through the entire process, executing of file and collection and verification of documentation is all responsibility of Manager providing personalized advice and solutions. In contrast, banks often rely on impersonal processes and multiple points of contact.
- **Rapid Access to Funds:** In just ten days, OLP executes files and provides financing to customers. This means that when individuals or businesses need financial support, they don't have to wait endlessly. They can access the funds they need promptly.
- **Customized Financial Solutions:** Your ability to provide payment schedules ranging from 12 months to 60 months, with both fixed and variable interest rates, allows you to craft financial solutions that precisely match each business's unique circumstances.

Competitive Advantage: Manager Ability to offer flexible negotiation options gives OLP a competitive edge. Customers appreciate the willingness to work with them on a case-by-case basis, enhancing your reputation in the industry. While the Banking Sector following the Fixed set of Rules Performa

BUSINESS PROCESS ANALYSIS

- **Holistic Financial Wellness:**

OLP don't just focus on the immediate financial needs of our customers; but take a holistic approach to financial wellness. Managers engage in meaningful conversations about financial goals, helping customers chart a path towards long-term prosperity. It is not just about solving today's problems; it is about securing a brighter financial future.

- **Empowering Businesses:**

For our business clients, we offer flexible payment schedules, whether it's 12 months, 24 months, or even up to 60 months. Fixed and variable interest rates give them the freedom to choose what suits their business needs. We're not just a financial provider; we're a business partner.

- **Long-Term Relationship Building:**

OLP commitment does not end once the deal is sealed. OLP view customers as a partner in their financial journey. Managers stay with them from the beginning to the very last payment. This long-term relationship is a testament to OLP dedication.

- **Rapid Execution and Funding:**

We take pride in our ability to execute files and provide financing promptly. In just ten days, we can turn financial aspirations into realities. This speed isn't just about efficiency; it's about empowering our customers to seize opportunities and navigate challenges.

- **Efficient Onboarding:**

Once our marketing department connects with a potential customer, manager aim to make the transition into our system as smooth as possible. Manager goal is to minimize any inconvenience and ensure that our customers feel comfortable and valued.

- **Thorough Document Collection:**

Collecting the necessary documents is a critical part of our process. Manager understand that these documents are not just pieces of paper; they represent our customers' financial histories. We handle this step with care and attention to detail.

- **Management Approval:**

Before proceeding, each file undergoes a crucial approval process led by Marketing GM. This step ensures that olp align with our customer's objectives and that we are on the right path to provide them with the best possible financial solutions.

- **Risk Assessment for Prudent Decisions:**

Risk Department evaluates each file meticulously, taking into account various factors, including political exposure. This rigorous assessment is a testament to dedication to prudent financial decisions.

- **Political Exposed Persons (PEP) Consideration:**

Managers are acutely aware of the unique risks associated with politically exposed persons (PEPs). Risk assessment involves thorough due diligence to ensure that making informed decisions while complying with all relevant regulations.

- **Transparency and Compliance:**

Throughout business process, transparency and compliance with all legal and regulatory requirements are non-negotiable. OLP want that customers to have peace of mind, knowing that their financial transactions are conducted with the utmost integrity.

LEARNING AS A STUDENT INTERN

. Duties:

My responsibilities encompass a wide range of tasks within the financial and lending domain:

Conducting Volume Tests: I perform volume tests on various companies to analyze cash flow in specified accounts, providing insights into their financial health.

Document Scanning: I scan and manage different documents such as new CNICs of company directors and updated bank statements to maintain up-to-date records.

Lease Payment Review: I review lease payments to ensure they align with contractual terms and financial agreements.

Ratio Analysis: I conduct basic ratio analysis on financial statements, including current ratio, asset tests, debt equity ratios, and average collection/payment ratios.

Report Generation: I create different types of reports, including Vehicle Finance Reports and Commercial Lease Reports, providing insights into the financial aspects of these transactions.

Financial Data Analysis: I perform ratio analysis on financial data to evaluate the financial stability and risk associated with potential transactions.

Compliance Checklist: I develop and maintain anti-money laundering and counter-financing terrorism checklists to ensure regulatory compliance.

Credit File Study: I thoroughly examine credit files of existing lessees and associated documents like survey files, bank statements, and guarantor information.

Proposal and Approval: I prepare initial approval forms for marketing GM review and initial proposals for customers seeking financing solutions.

Data Entry: I input financial data into Oracle-based systems, ensuring accuracy and completeness.

Financial Highlights: I create financial highlights for initial approval, summarizing key financial metrics.

Decline Lessee Queries: I handle and document cases where lessee applications are declined.

NTN Verification: I facilitate the process of sending data for NTN (National Tax Number) verification.

Amortization Schedules: I generate amortization schedules for customers to outline their payment plans.

Internal Ledger Analysis: I conduct volume tests on the internal ledger to ensure data accuracy and financial integrity.

Visit Reports: I create visit reports, such as the one for "Acchha Milk Shop," detailing on-site assessments.

Customer Interaction: I manage front desk interactions and provide assistance to customers as needed.

In summary, my duties encompass a comprehensive set of tasks related to financial analysis, reporting, compliance, and customer service within the realm of lending and financing.

Accomplishments

Performance Improvement: Implemented data-driven strategies based on ratio analysis to optimize financial performance, resulting in increased profitability and liquidity for the company.

Risk Mitigation: Successfully identified potential financial risks and proposed risk-mitigation strategies to protect the company's interests, earning recognition for proactive risk management.

Process Enhancement: Collaborated with cross-functional teams to streamline the cash flow analysis process, reducing turnaround times by [insert percentage], thus improving operational efficiency.

Compliance Excellence: Spearheaded initiatives to enhance AML and CFT checklists, ensuring full compliance with evolving regulatory requirements and minimizing the company's exposure to financial crimes.

Client Engagement: Developed and maintained strong relationships with clients by delivering clear and comprehensive financial proposals, fostering trust and satisfaction.

Data Accuracy: Implemented data validation procedures during data entry, resulting in a [insert percentage] reduction in data errors and enhancing the reliability of financial reports.

Training and Mentorship: Provided training and mentorship to new hired s staff members in ratio analysis and compliance procedures, contributing to their professional growth and competence

New Knowledge Acquired

During my time of internship at OLP provides me good hand of knowledge about implementations of Marketing in the perspective of B2B and in non-banking financial Institution. Furthermore, it will help me Polished my communication skills, make professional dressing sense, provide me following are explanation of these points.

Enhanced Communication Skills: In university we studied Business communication as a subject, But OLP gave me opportunity to implement the communication skills to help in Value Chain Model.

Professional Dressing Sense: As a marketing student, I am representative of the Company and dressing plays an important role in dealing with Corporate Clients. I thanks OLP to provide me how to dress-up professionally.

Effective Interpersonal Communication: The organization gave you a platform where you challenge your skills to achieve your company goals. I was remember that at time of internship, I was interact with customer on telephone but as non-experienced student I challenge myself and gave completely information about company offerings. At that time, my selling skills help me a lot.

Marketing in B2B Perspective: In theory, as a student I have studied about Marketing in B2C perspective. Fortunately, I was privileged to get knowledge about marketing in B2B perspective. In B2B, the communication with customer is different while with B2C.

Problems Encountered

Navigating the Internal Environment: It was my first experience to work with an organization. It helps to understand the environment of the company. As a student, you face challenges to understand the Process, Rituals of Company.

Adapting to Company Culture: Initially it was difficult to adapt change according to organization Culture. However, when you spend time with managers and staff it will help you understand the culture of company.

Clarifying Role and Responsibilities: Gradually, it take time to understand the value of your role in the value chain model and effectiveness of your role in organization Performance.

Building Professional Relationships: The communication with the professionals is different while you interact with your peer students. It takes time to understand what to talk and what not to talk.

These problems become your strengths while you work on them. I feel honor proud that I worked hard on my weaknesses and convert into strengths.

How Experience Impacts your Career

Surely, anything you do honestly will impact your life. I feel thankful to Allah that honesty with my work will help in my career development in several ways:

Enhanced Adaptability: To learn something you have courage to unlearn few things. My Manager call me “Keen Lerner” which is not less than a honor. Adapting the Change quickly will positively impact my career in future.

Clarity in Role Definition: It is your responsibility to create clarity in your mind about your role and being a quick Lerner I have privileged to understand my duties very quickly.

Effective Networking: Building professional relationships with you seniors and your subordinates will always pay you well. Your networking skills and relationship will guarantee your long term sustainability in your particular field.

Continuous Learning: As Syed Babar ali Says” Learning is a lifelong commitment”. I confidently says, my learning about marketing and finance concepts will pays me well.

Resilience and Growth: Beating the challenges will make you resilience to fight with Challenges that passing all challenges with your hard work will provide you growth.

In conclusion, my internship experience has not only honed my technical and professional skills but has also molded my mindset and work ethic. These lessons learned have positively influenced

my career, making me better equipped to face the complexities of the professional world and pursue future opportunities with confidence.

Competitors

These are the Main Competitors of OLP Financial Leasing Limited

1. Aquileia Capital Services (Financial Services Private)
2. Trihamas Finance (Financial Services Private)
3. Dipo Finance Star (Financial Services Private)
4. Resolvion (Financial Services Private)

Different banks of Pakistan who give financing to their customers are also the competitors of OLP Financial Leasing Pakistan Limited some of them are as follow:

- First Habib Modaraba
 - First Paramount Modaraba
 - Grays Leasing
 - JS Global Capital
-
- Primus Leasing Limited



- Pak Gulf Leasing Company Limited.



- Saudi Pak Leasing Company Limited.
- SME Leasing Limited.



Products & Services Provided by the Company

Products

1. Corporate Lease
2. Consumer Auto Lease
3. Commercial Vehicle Lease
4. Agri Finance
5. Micro Finance
6. Operating Lease
7. Term Finance
8. Commercial Real Estate Finance
9. Insurance: Corporate Agency

Corporate Lease

Your ideal business partners

- The cornerstone of OLP business activities is provision of Lease / finance facilities to Corporate Customers especially, Small and Medium Enterprises, to meet their business expansion requirements.
- OLP offers tailor made financial products to its corporate customer to acquire movable and immovable assets without putting a strain on your cash flows
- Corporate Lease financing is provided for medium to long terms basis for acquisition of plant and machinery, vehicles and office automation products.
- Our staff is well trained to provide personalized service to provide a lease as per Customer needs which may include step-up/step down lease rentals, fixed rate/variable rate lease rentals, grace period, balloon payment options, etc.
- Finance lease is based on the principle that profits are earned through usage and not through the ownership of an asset. This very concept has fueled modern lease financing as an alternate method of financing.

How Business work

- Firstly, Managers would identify which asset you want for your business.
- Our dedicated staff would coordinate with you for submission of required documents for credit evaluation and review.
- After credit review and approval for your business, OLP will purchase the asset(s) and provide you with unlimited usage of the asset for a predetermined repayment period structured according to agreed terms and conditions.
- Finance lease allows you to release cash tied up in recently purchased assets through the 'sale and lease back' transaction, which increases the working capital available to your business.

Consumer Auto Lease

OLP Consumer Auto Division offers flexible product according to financial requirements individual customers. OLP dedicated professionals are not only respond timely to our customers but also provide customized innovation.

There is a lot of wisdom in being with OLP. Our plans are as easy to understand as road signs.

Salient Features

- The OLP Consumer Auto Division provides car finance and lease options. The adaptable product line that is designed to meet the demands of the clients includes the following:
 - Straight Leasing
 - Leases with Cash Back
 - Leases that step up and step down

- Payment leases for balloons
- Grace Period Leases
- Lending secured by autos
- A contract for an automobile lease is a fixed-term agreement that cannot be cancelled, usually for three to five years.
- All warranties, guarantees, and other advantages provided by the makers will be fully reaped by the lessee.
- OLP arranges for the vehicle's insurance with top insurance providers in Pakistan on behalf of the lessee, and OLP's clients benefit from the following unique features:
 - No policy deductible, life insurance coverage, terrorist coverage, and third-party limited liability coverage.
 - **No coverage for terrorism; life insurance; and coverage for third-party limited liability insurance.**
 - **There is a complimentary tracking device option included with the car leasing.**
 - **As long as fixed rental payments are paid, leasing is permissible under Islamic finance methods.**

Pakistan is home to the OLP Branch Network, and the OLP Consumer Auto Division is able to lease practically every kind of vehicle, from little to huge.

Eligibility Criteria

Any person having any connection to:

- Business entities, ranging from partnerships and sole proprietorships to public and private businesses.

- Workers in corporations, ranging in size from tiny to medium-sized businesses.
 - Independent contractors, including physicians, engineers, architects, and attorneys.
 - When leasing or financing, you must be at least 21 years old.
 - A Pakistani national.
- #### **Commercial Vehicle Lease**

OLP Financial Services (Formerly ORIX Leasing Pakistan Ltd) has been offering leasing facilities to provide wide range of commercial nature of assets which includes prime movers, trucks, buses, light commercial vehicles etc. through our specialized Commercial Vehicle Division at your doorstep. Our dedicated professional executives ensure that we not only respond quickly to full fill your requirements but also provide customized innovation, with a product portfolio that is suited not only to the cash flow requirement but also to changing your needs.

We are renowned not only for our highly quality services that is tailored to your specific financial needs and requirements but also as the first choice of Commercial Vehicle Leasing across Pakistan.

We will continue to expand our ensemble of Commercial Vehicle products and services, so that our loyal & new customer can keep coming to have OLP Financial Services products for expanding financial needs.

Agri Finance

It's time to develop your potential and enjoy the fruits of your labor. Leverage the advantages of contemporary technology and progress toward increased production with OLP Agri Lease.

With straightforward paperwork and convenient installments, OLP's Agri Lease helps farmers finance tractors and harvesters. In this green revolution, OLP wants to be your partner, especially at a time when the country is prioritizing boosting agricultural output.

Salient Features

OLP supports the agriculture industry by providing farmers with tractors and harvesters so they may increase production and achieve better outcomes.

OLP can easily modify its product to meet the specific needs of each customer, providing a customized solution.

Eligibility Criteria

OLP will deal with questions from all business entities, farmers and land owners.

Micro Finance

Making your small business grow

OLP provides reliable short to medium term financial products for the establishment and growth of micro businesses and enterprises. The microfinance programme is targeted to strengthen the economic base of urban and rural poor by increasing income earning members of a community.

Salient Features

Currently OLP offers following range of products under its microfinance programme:

Micro leasing

Funding is provided to micro-entrepreneurs on a for-profit basis across the country. Under the equipment and machinery micro-leasing program, OLP finances productive assets such as generators, copiers, lathes, etc.

Poverty Alleviation Program

Innovative projects to provide soft finance for income generation to fully recovered patients from Marie Adelaide Leprosy Center (MALC) and Pakistan Rehabilitation Center for Disability (PSRD)

are being implemented with the financial assistance of Pakistan Rehabilitation Center for Disability (SDC).).

NGO Linkage

In order to expand the scope of financial intervention for micro-enterprises and also to contribute positively to the Millennium Development Goals, OLP started providing financing to women from poor households. Currently, OLP closely cooperates with the following non-governmental organizations:

- ASASAH, Lahore (Punjab).
- Center for Women's Cooperative Development (Punjab).
- Indus Resource Centre, Sehwan (Sindh).
- Marvi Samaji Tarakeyati Tanzeem, Hyderabad (Sindh).
- Young Samaji Tanzeem, Juhi (Sindh).
- Rural Development Organization (Sindh).

Eligibility criteria

- OLP will deal with questions from all business entities.
- Women entrepreneurs and those looking for funding to use their skills productively can opt for this funding scheme.

Operating Lease

CRANE RENTAL BUSINESS

Our heritage of two decades in generator rental with hundreds of satisfied customers has given us the confidence to offer the next solution to your needs for reliable construction equipment and services. We offer certified brand new mobile cranes ready for immediate deployment at your site.

Salient Features:

- Brand new high quality certified equipment
- Available in 30-, 50- and 75-tons' capacity with 41.5, 59 and 61 meters of boom lengths
- Professional and certified team of engineers and operators
- Strict adherence to health and safety
- Extensive 24 hours service support network across Pakistan.

Hassle Free one window fully integrated, safe, reliable, and efficient services, which include:

- Operation & Maintenance.
- Repair, Replacement of parts.
- Load calculation and sizing advice.
- Extensive 24 hours service support network across Pakistan.
- Certified Operators.
- Certified crane accessories
- Insurance of Cranes / Operators

Term Finance

TERM FINANCE is designed to cater a vast range of financing needs of all types and sizes of businesses. Through this product, OLP provides flexible financing options that includes but not limited to Expansion/upgradation of existing business facilities, Capacity building and Capital Expenditure.

The Term Finance compliments the existing leasing / financing business streams of OLP and will be greatly helpful for the customers who are progressive and growth oriented. Our professionally trained, customer friendly and expert marketing staff across Pakistan will endeavor to provide expeditious and doorstep services which may be tailored according to your business requirements.

Commercial Real Estate Finance

COMMERCIAL REAL ESTATE FINANCE is aimed at providing financing to business entities to fulfil their needs for purchase, construction, expansion, addition, and renovation of their business premises. The COMMERCIAL REAL ESTATE FINANCE can be availed by all type of

businesses for their manufacturing facilities, office building, and any other commercial purpose premises. COMMERCIAL REAL ESTATE FINANCE is designed to best suit the requirements of a wide array of business segments according to their financing requirement and structuring of the repayment plans and other terms and conditions.

Insurance: Corporate Agency

We, at OLP, have always endeavored to provide innovative and value-added services to our clients; arranging insurance of the leased / financed assets is one of them. Encouraged by this experience, OLP has decided to provide insurance coverage to the business and assets of the clients which are not leased/financed through OLP. For this purpose, OLP has entered “CORPORATE AGENCY AGREEMENT” with leading insurance companies of Pakistan who have an established reputation of providing best services in the insurance industry. OLP’s experience of arranging insurance from these companies has been remarkable which is evidenced by a very large, satisfied portfolio of OLP.

As a CORPORATE AGENT, OLP offers to arrange all type of General Insurance coverage including but not limited to Motor, Fire, Marine etc. as per customer’s requirement. Our professional and cordial staff across the country, is looking forward to providing the best services for insurance arrangements.

Services

OLP Automobile Service Center

Introduction

At OLP ASC, - 'A Latest Technology Automotive Workshop', we provide one window solution and complete quality service for European, Japanese and domestic vehicles. At our 2S (Spare parts & Service) facility, we offer the latest in computerized diagnostics to make sure every automobile gets the care it needs.

Individual Car Service and Corporate Fleet Maintenance

OLP ASC provide quick, hassle free, quality service to both individual and corporate customers. Our fleet management services are tailored to provide superior services for all saloon & SUV vehicles with reduced costs, controlled risks, and optimized fleet ownership.

Our Corporate Customers

We have improved the operating efficiency of several Corporate Customers by entering into a Strategic Agreement to manage the maintenance of their fleet. Our customers include Dynamic Logistics, U&I Garments (J.), VAVA Cars, Hertz, Getz Pharma and Herbion Pharma.

Insurance Handling

We are authorized and approved by top insurance companies and provide prompt handling and quick processing for any insurance related queries.

Services

OLP Provide a wide range of auto repair services using genuine parts with exceptionally trained technicians. Our services include but not limited to:

Mechanical Work

- Engine repair through advance diagnostics
- Transmission and electrical systems repair
- A/C and cooling systems service & repair
- Wheel alignment and balancing

Body Work

- Precise estimation through qualified personnel
- Italian bake paint technology paint booth
- Specialized denting through experienced staff
- Scheduled Maintenance
- Oil & Filter change

- Advance computerized tune ups & car wash

Department: Commercial Real Estate/Term Finance & Insurance

During my internship at OLP Financial Services' Commercial Real Estate and Term Finance & Insurance department, I had the opportunity to learn about the company's offerings related to financing commercial properties and providing insurance coverage to businesses.

Department: Credit & Marketing in the Credit & Marketing department

At OLP Financial Services, this department deals with all types of Corporate Customers which help me how to represent myself to professionals from different industries.

Department: Commercial Vehicle Department

This involved reviewing business plans, financial statements, and conducting due diligence. I also observed how the department managed relationships with clients in the commercial vehicle industry, including corporations and logistics companies. This experience deepened my understanding of the role of financing in supporting various industries and sectors.

Link between Academic and practical reality

No doubt what we learn from books will surely implement at the organizations. It is myth that there is a gap between theory and practical. In my opinion Here are some ways in which this link was apparent:

Application of Financial Concepts:

The theoretical financial concepts I have learned during my degree was help in my professional journey at OLP. It is myth that there is not linkage b/w theory and practical. I feel that what you learn as it is implement in the practical at organization although some changes are done through your instinct.

Customer-Centric Approach:

In degree I have learn about consumer- centric Approach but at OLP is practically observe this approach and become a part of this approach is polish my skills. While doing the decisions at OLP Company takes customer as an important stakeholder.

Practical Exposure to Financial Products:

Internship at OLP introduce me wide range of financial products, including leasing, and microfinance. As a BBA student, I familiar with all financial terms that used in the company like Volume test and Financial Statements.

BIBLIOGRAPHY

References and Resources Used:

<https://www.olpfinance.com/>[1]

Oral:-

Much oral information was provided by **Mr. Naseer Bhatti** he was my supervisor in the internship program.

Personal Observation

Written:-

- Annual Report
- Records
- Internet
- Official documents of OLP

Web Sites.

<https://www.olpfinance.com/>

Jargons

AML: Anti Money Laundering Checklist

VFC: Vehicle Finance

CIB: Credit Information Bureau

Pg: Personal Guarantee

CMS: Change Management System

KIBOR: Karachi Interbank Offered Rate

Annexure

a) Annexure (Weekly reports):

Week 1

In the first week of my internship the focus is on orientation and training sessions. This includes introductions to the company's core values, organizational structure, and the team. Firstly, I introduce myself to other members and after that they introduce their selves and tell us about their company and tell us what job you must do there and what they expect from us. They told us about their goals and ambitions that they want to achieve. After the introduction on the Second day they ask me to set the files of their office in sequence according to their contract numbers. Basically, there are 2 types of files. I separate them first and put in cabins in sequence according to their contract numbers. This activity takes around 1 week because the files that are older, they told me to shift them to basement cabins because there is not enough space in Corporate section to put all files.

Week 2

In my second week they train me that how to scan documents and how to use photocopy machine. The procedure of scanning documents first I scan the documents through scanner and save it in the computer desktop after that I copy that scanned documents and paste to the relative person's folder in scandoc. And they also give me documents for photocopy, and I perform that task also this activity continues for 2 days (Monday & Tuesday) for the second week. After that on-3rd day (Wednesday) they give me lease application to read and understand. Lease application was easy to understand it consist of total amount of financing and KIBOR+OLP's markup and overall client installment plan after that my team leader refer me to Sir Qasim for training that how lease application is generated after the introduction with sir Qasim they tell me that any client reach us for vehicle leasing we ask him to bring their bank statement and we do volume test (Volume testing is the procedure through which we add their all credits from their bank statements) format for

volume testing is already there in excel. From this testing we can know that a client has a potential or not is he is able to pay his monthly installments or not after that they give me a bank statement of a client and ask me to do volume test of a client. That statement was of last six months and I have done volume testing there were some mistakes in my first attempt they tell me about do not add those all credits (check bounce) and some clients just to show their bank statement good they only make transactions from one account to another, so we do not have to add those interpersonal account transactions. Basically, this was my second week activity.

Week 3

In the 3rd week they tell me about the documents that are required for new lessee.

- List of Documents
- Lease application
- Lease proposal
- TR calculation
- Lesse Decline list
- CIB's & data checks
- NTN, CNIC & Nadra verification of Directors
- BBFS
- Previous Seller Invoice & Payment Evidence
- Machinery & vehicle Documents
- Survey Reports
- Credit Profile
- Request Letter & Employee undertaking
- CMS
- Debt Servicing Calculation
- Fixed assets Calculation
- Audited Accounts (last 3 years)
- Volume test of (Bank statements / Internal ledgers)

- Online NTN Verification
- Income Tax Returns (last 3 years)
- Form A/ Form 29
- Certificate of Incorporation
- Memorandum & Articles of Association
- AML & SEMS Checklists
- SBP regulation Checklists

Basically, these all are system generated documents which are generated through their OLP's application as I was intern, so I do not have access to use their application because it needs a username and password for access and they only give username and passwords to their permanent employees, but they tell me that how to enter data in application to generate all these documents.

Week 4

In the 4th week of my internship, I visited industries with my team leader and learn how to communicate and convince clients. I had the invaluable opportunity to conduct a comprehensive market visit, which played a pivotal role in enhancing my understanding of the industry landscape and gaining real-world insights. This market visit was an integral part of my internship report and provided me with practical exposure that complemented the theoretical knowledge I had acquired during my studies. The primary objective of the market visit was to immerse myself in the industry environment, observe market dynamics, understand consumer behavior, and analyze the competitive landscape. This experience aimed to bridge the gap between classroom learning and practical application, enabling me to apply theoretical concepts to real-world situations.

Week 5

In 5th week of my internship, I was given tasks to apply CIB's and data checks. The formats are available in the systems in word or excel file. I have to enter data accordingly to relative client from there respective files like CNIC numbers and other CNIC details (date of issue etc.)

I have made following documents

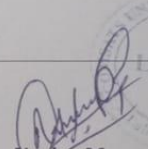
- Form A
- Form 29
- Execution slip
- Form B
- BBF's
- Lease Proposal
- Quotation

Week 6

In my last and final week of internship I learn how to receive post-dated cheques (PDC's) from clients and how to submit them in accounts office basically we ask clients send to their installments before the date as a security. When we receive those post-dated cheques, we make a pocket of them and write contract number of that client at the end of every cheque and put into the transparent pocket and on that pocket, we write the company name, contract number, No of PDC's and the date of deposit after that we do a photocopy of that pocket and handover to Tahir Sab in accounts office and take receiving from them and put that receiving in respective file according to contract number.

This was my overall working experience in OLP Financial Leasing Pakistan Limited.

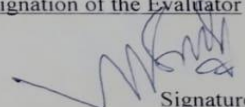
b) Annexure (plagiarism certificate):

| COMSATS University Islamabad Lahore Campus Library Information Services | |
|---|---|
| TURNITIN Originality Report | |
| Title | OLP FINANCIAL SERVICES OF PAKISTAN |
| Author | SYED ALI NAQI NAQVI . ID SP20-BBA-080 |
| Submission Date | 23-Nov-2023 09:38AM (UTC-0800) |
| Submission ID | 2237006799 |
| Word Count | 7519 |
| Character Count | 43285 |
| Similarity Index 12% (Detailed report send to quarter concerned via email) | |
| Remarks | Report seems OK |
| Note: Bibliography and quoted materials are excluded as per HEC rules | |
| Report Generated By |  Nasira Muneer , Assistant Librarian nmunir@cuilahore.edu.pk |
| Dated on | November 23, 2023 |

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c) Annexure (Evaluation forms)

COMSATS University Islamabad, Lahore Campus
Internship Evaluation Form
 To be completed and signed by the Officer/In-Charge/Sectional Head at the Internship Organization

| Name of Internee: SYED ALI NAQVI | | CIIT Registration No. SP20-BBA-088 | | | | |
|--|--|--|---|---|---|----|
| Name of Internship Supervisor at CIIT: Muhammad Ahmed | | | | | | |
| Name and address of Internship Organization | OLP Financial Services Pakistan Limited 76-B, E-2, Main Boulevard, Gulberg III, LHR | | | | | |
| Internship Period: | From: July 10, 2023 | To: August 24, 2023 | | | | |
| Assigned Tasks/Responsibilities: Volume test, Payment Approval Files Handling, Review the Risk/Credit Document Amortization and front desk customer handling | | | | | | |
| Rating: Please grade the Internee performance using the parameters/qualities defined in the left column below. 1: Excellent, 2: Very Good, 3: Good, 4: Average, 5: Below Average, DN: Don't know | | | | | | |
| Parameters of Evaluations | 1 | 2 | 3 | 4 | 5 | DN |
| 1. Completion of the assigned tasks accurately and timely | ✓ | | | | | |
| 2. Ability to work under pressure | | ✓ | | | | |
| 3. Decision making abilities | | ✓ | | | | |
| 4. Aptitude to work for additional tasks/assignments | | ✓ | | | | |
| 5. Ability to work independently | | ✓ | | | | |
| 6. Ability to work as a team member | ✓ | | | | | |
| 7. Working relationship with staff | | ✓ | | | | |
| 8. Analytical ability to resolve problems | | ✓ | | | | |
| 9. Aptitude to accept responsibility | | ✓ | | | | |
| 10. Customer relationship management | | | ✓ | | | |
| 11. Creativity at work | | | ✓ | | | |
| 12. Dress code | | | ✓ | | | |
| 13. IT skills | | | ✓ | | | |
| 14. Written communication skills | | | ✓ | | | |
| 15. Verbal communication skills | | | ✓ | | | |
| 16. Sense of social responsibility | | ✓ | | | | |
| 17. Common work ethics compliance | | ✓ | | | | |
| 18. Leadership skills | | | ✓ | | | |
| 19. Entrepreneurial skills | | | ✓ | | | |
| 20. The courage to accept mistakes/errors | | | ✓ | | | |
| Remarks/Recommendations (if any) Mr. Ali exhibited very good behavior during his stay at OLP. He remained keen towards learning new things and has shown awareness towards tasks given to him. | | | | | | |
| Dated 17/8/23 | | Name and Designation of the Evaluator | | | | |
| Stamp Muhammad Siddiq Senior Manager Credit & Marketing LHR | | Signature  Muhammad Siddiq Senior Manager Credit & Marketing LHR | | | | |

COMSATS University Islamabad, Lahore Campus
Internship Evaluation Form
 To be filled and completed by the Internee/Student

Name of Internee/Student: Syed Ali Navin CIIT Registration No. SP20-BBA-080

Name of Internship Supervisor at CIIT: Affan Ahmed

Name and address of Internship Organization: OLP Financial Services Pak Limited
76-B/E-7 Mt. Boulevard Gulberg 4th

Internship Period: From: July 10, 2023 To: August 19, 2023

Assigned Tasks/Responsibilities:
 • Review the Handling Payment Approval Files
 • Volume Test
 • Risk Credit Document

Rating: Please grade the Internee performance using the parameters/qualities defined in the left column below.
 1: Excellent, 2: Very Good, 3: Good, 4: Average, 5: Below Average, DN: Don't know

| | 1 | 2 | 3 | 4 | 5 | DN |
|--|---|---|---|---|---|----|
| The working environment was | | ✓ | | | | |
| The opportunities to improve my analytical skills were | | | ✓ | | | |
| The opportunities to improve my problem solving skills were | | ✓ | | | | |
| The platform to make professional networking was | | ✓ | | | | |
| The opportunities to enhance my written communication skills were | | | | ✓ | | |
| The opportunities to improve my verbal communication skills were | | ✓ | | | | |
| Professional supervision at the organization was | | | | ✓ | | |
| The opportunities to implement my subject knowledge were | | ✓ | | | | |
| Learning opportunities | | ✓ | | | | |
| The opportunity to gain professional work experience was | | ✓ | | | | |
| The opportunities to plan my future career were | | | | | ✓ | |
| The opportunities to participate in decision making exercises were | | ✓ | | | | |
| Treatment of the staff with me was generally | | | | ✓ | | |
| Time allocation for each task during the internship was | | | | | ✓ | |
| The opportunities to learn professional ethics were | | ✓ | | | | |
| The opportunities to improve my leadership skills were | | ✓ | | | | |
| I grade this organization for future internships of other students as | | ✓ | | | | |
| The extent to which BBA and the Department of Management Sciences prepared you for your internship | | | | ✓ | | |
| Would you recommend your internship organization to other students? | | ✓ | | | | No |

With what aspects(s) of your internship were you most satisfied?
 • Learning Growth Environment
 • Managers want to teach you passionately

With what aspects(s) of your internship were you least satisfied?
 • Internship should be more than six weeks.

Signature

COMSATS University Islamabad, Lahore Campus

Internship Evaluation Form

To be completed and signed by the **Internship Supervisor**

| Name of Internee/Student: | | CIIT Registration No. | | | | | |
|---|---|------------------------------|---|-----|---|---|----|
| Name of Internship Supervisor at CIIT | | | | | | | |
| Name and address of Internship Organization | | | | | | | |
| Internship Period: | | From: | | To: | | | |
| Assigned Tasks/Responsibilities: | | | | | | | |
| <p>Rating: Please grade the Internee performance using the parameters/qualities defined in the left column below. 1: Excellent, 2: Very Good, 3: Good, 4: Average, 5: Below Average, DN: Don't know</p> | | | | | | | |
| Sr.# | Parameters of Evaluations | 1 | 2 | 3 | 4 | 5 | DN |
| 1. | Attire, grooming and personal cleanliness | | | | | | |
| 2. | Enthusiasm and timely completion of work | | | | | | |
| 3. | Poise and Confidence | | | | | | |
| 4. | Ability to make decisions | | | | | | |
| 5. | Written communication skills | | | | | | |
| 6. | Verbal communication skills | | | | | | |
| 7. | Relationships with peer group | | | | | | |
| 8. | Acceptance of criticism and willingness to accept new ideas | | | | | | |
| 9. | Ability to take responsibility and perform | | | | | | |
| 10. | Eagerness to gain knowledge and practical experience | | | | | | |
| 11. | Leadership skills | | | | | | |
| 12. | Analytical and creative skills | | | | | | |
| 13. | Punctuality | | | | | | |
| 14. | Problem solving skills | | | | | | |
| 15. | Optimism | | | | | | |
| 16. | Presentation/Viva voce | | | | | | |
| 17. | Ability to become a Business/Management leader | | | | | | |
| Comments: | | | | | | | |

Date _____

Signature of Internship Supervisor: