



COOPERATIVE EDUCATION REPORT

Operational Efficiency and Customer Service Management in Commercial Banking and Textile Industry: A Case Study of Machhapuchhre Bank Limited and Shah Textiles

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This report is being submitted in partial fulfillment of the requirements for cooperative education, Faculty of Business Administration

Academic Semester: 2/2025

Siam University

Title: Operational Efficiency and customer service Management in commercial Banking and Textile Industry : A case study of Macchapuchchhre Bank Limited and Shah Textiles

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Credits: 5

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Degree: Bachelor of Business Administration

Major: Finance and Investment

Faculty: Business Administration

Semester/ Academic year: 2/2025

ABSTRACT

This report summarizes my cooperative education internship across two distinct business environments in Nepal: Machhapuchchhre Bank Limited (MBL), a Class A commercial bank, and Shah Textiles, a medium-scale brand extension of Puja Impex. The primary objective was to gain practical exposure to financial record-keeping, regulatory risk compliance, trade credit controls, and front-end customer and material management workflows inherent in the financial and commercial trading industries.

During my respective tenures, I was primarily stationed in the Customer Service Department at MBL and the Finance and Bookkeeping division at Shah Textiles. Beyond these primary roles, I participated in brief departmental rotations with the MBL Credit Department and the Shah Textiles Inventory unit. These rotations provided hands-on experience in collecting and verifying commercial loan files, alongside logging quality and physically sorting inbound textile rolls—including denim and saree materials. This dual tenure provided insights into institutional lending lifecycles, supply chain logistics, and risk mitigation protocols.

This report details these specific tasks and highlights common operational bottlenecks encountered, such as manual documentation tracking dependencies and customer information asymmetries, along with the analytical solutions implemented to address them. Overall, this dual-

sector internship successfully bridged the gap between academic theory and professional practice, significantly enhancing my understanding of operational mechanics within both the corporate financial and commercial trading sectors.

Keywords: *Cooperative Education, Commercial Banking, Brand Extension, Trade Credit Control, Inventory Shrinkage, Working Capital Management, Nepal,*



ACKNOWLEDGEMENT

This internship report represents not only my work but also the support of many individuals who guided me. I wish to thank Siam University and Kathmandu College of Management for creating a curriculum that emphasizes real world application. I am honored to have received guidance from Asst. Prof. Dr. Maruj Limpawattana, and my academic advisor Dr. Srisuda Chongsithiphol.

For the primary phase of my professional training, I am profoundly indebted to Mrs. Sabnam Karki, my Job Supervisor at Machhapuchchhre Bank Limited, Kumaripati Branch, alongside the entire branch operations team. Their mentorship provided me with deep insights into regulatory compliance, professional banking etiquette, and risk-management principles under central banking mandates.

For the secondary phase of my internship, I would like to express my profound thanks to Mr. Rajan Kumar Shah, Founder and Managing Director of Shah Textiles, and the extended management of Puja Impex. Their confidence in allowing me to manage primary bookkeeping ledgers, evaluate trade credit risks, and analyze real-time inventory movements offered me a rare look into the operational resilience required to sustain an expanding family business.

Finally, I thank my family, friends, and fellow co-op peers for their continuous support and encouragement throughout this academic semester.

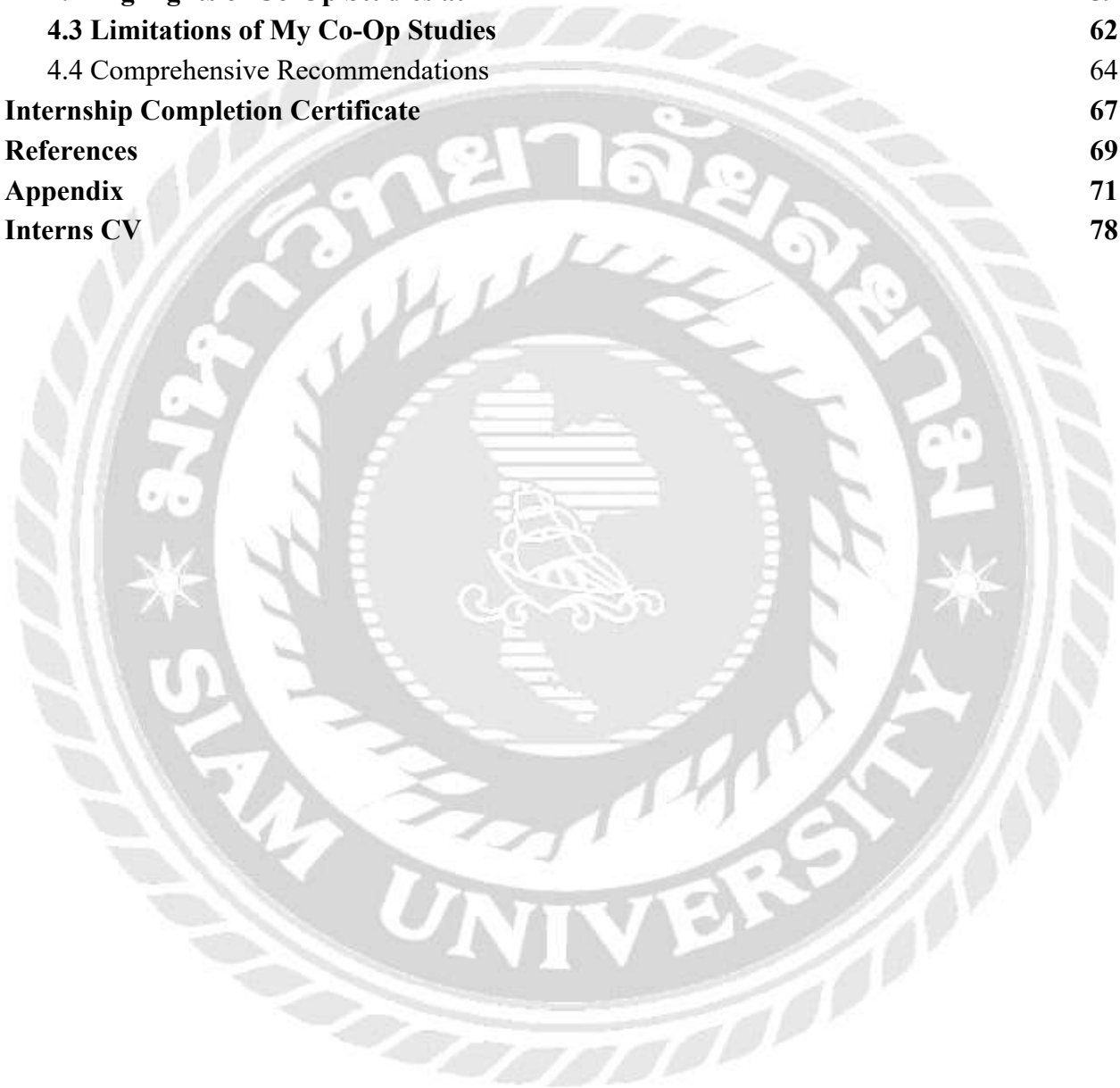
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Table Of Contents:

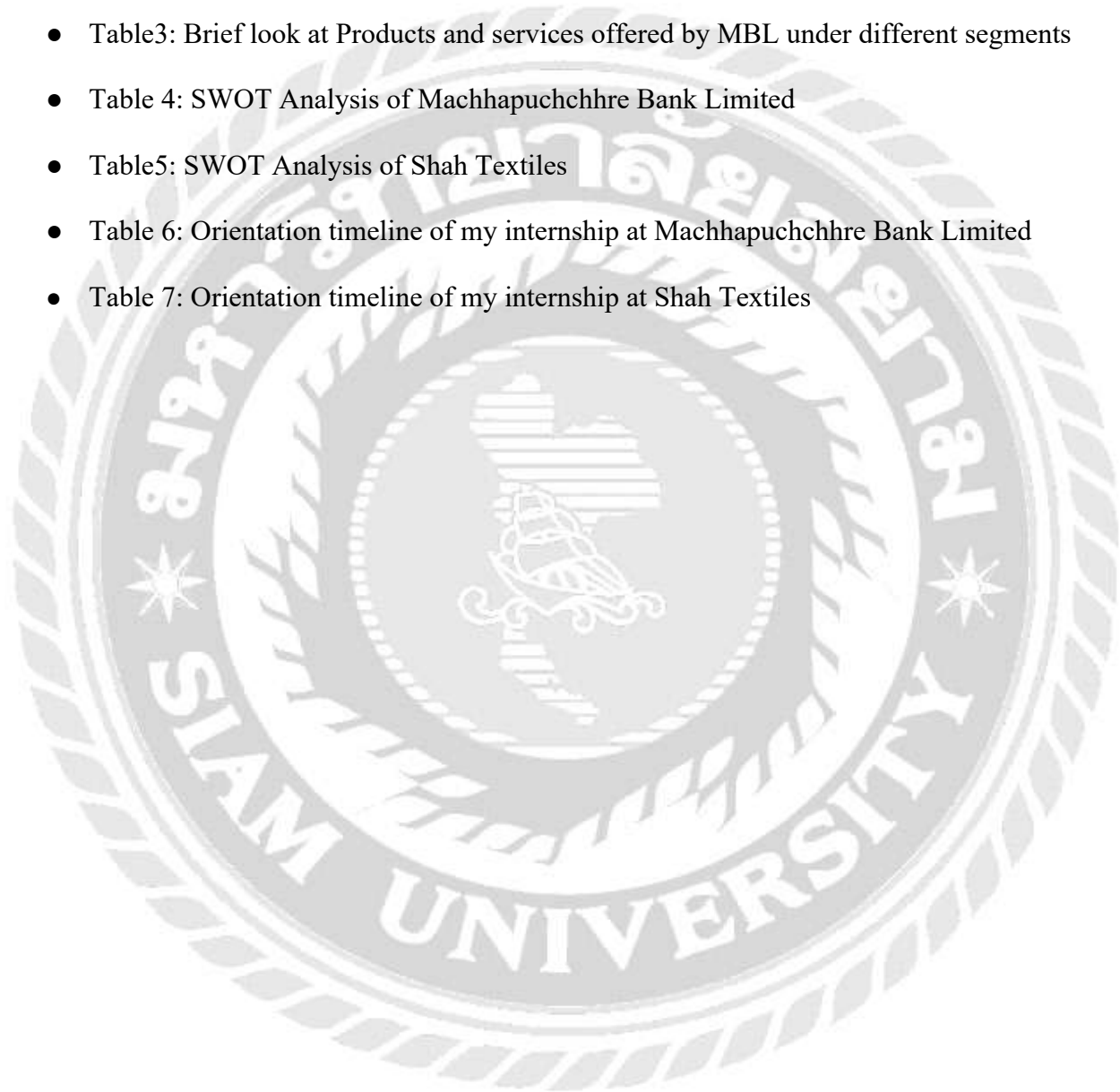
ABSTRACT	1
ACKNOWLEDGEMENT	2
LIST OF TABLES:	5
LIST OF FIGURES:	6
LIST OF ABBREVIATIONS:	7
CHAPTER 1	8
1.1 Company Profile	8
1.1.1: Mission, Vision, and Values	11
1.1.2: Products and Services	13
1.1.3: Strategies of the Company	16
1.2.1.a) Diagram of the organizational structure of Machhapuchchhre Bank Limited	19
1.2.1.b) Diagram of the organizational structure of Machhapuchchhre Bank Limited Kumaripati branch	20
1.2.2 My Job Position	21
1.2.3 My job position in the organizational structure of Machhapuchchhre Bank Limited	23
1.3 Motivation for Choosing the Two Workplaces as My Workplace for Training	25
A. Machhapuchchhre Bank Limited (MBL)	25
B. Shah Textiles (Puja Impex)	25
1.4 Strategic Analysis of Machhapuchchhre Bank Limited	27
1.5 Integrated Objectives of the Co-Op Study	32
CHAPTER 2	34
2.1 My Job description	34
2.2.1 Customer Service Department (CSD)	34
2.2.2 Credit Department	35
2.2.1 Finance and Bookkeeping Department (Phase 1)	35
2.2.2 Inventory Management and Stock Controls (Phase 2)	36
2.3 Activities in Coordinating with Co-workers	37
2.4 My Job Process Diagrams	39
2.5 Contributions Made as an Intern at MBL	42
CHAPTER 3	44
3.1 Problems and Issues of the company:	44
3.2 How The Encountered Problems Were Addressed at Machhapuchchhre Bank Limited	47
3.2.1 Literature Review & Application	47

3.2.2 Managing personal challenges	49
3.3 Recommendations to Machhapuchchhre Bank Limited (MBL)	51
3.4 What I Have Learned During My Internship	53
3.6 Special Skills and New Knowledge Gained	57
CHAPTER 4	59
4.1 Highlights of Co-Op Studies at MBL	59
4.3 Limitations of My Co-Op Studies	62
4.4 Comprehensive Recommendations	64
Internship Completion Certificate	67
References	69
Appendix	71
Interns CV	78



LIST OF TABLES:

- Table 1: Mission, Vision and Values of Machhapuchchhre Bank Limited
- Table 2: Mission, Vision and Values table of Shah Textiles
- Table3: Brief look at Products and services offered by MBL under different segments
- Table 4: SWOT Analysis of Machhapuchchhre Bank Limited
- Table5: SWOT Analysis of Shah Textiles
- Table 6: Orientation timeline of my internship at Machhapuchchhre Bank Limited
- Table 7: Orientation timeline of my internship at Shah Textiles



LIST OF FIGURES:

- Figure 1: Products and services of Machhapuchchhre Bank Limited
- Figure 2: The organizational structure of Machhapuchchhre Bank Limited
- Figure 3: Organizational structure of Machhapuchchhre Bank Limited Kumaripati branch
- Figure 4: Organizational structure of Shah Textiles
- Figure 5: My Job Position
- Figure 6: My Job position at Shah Textiles
- Figure 7: Job process diagram of Account opening and KYC Facilitation
- Figure 8: Job process diagram of Deliverables management
- Figure 9: Job process diagram of Credit documentation support
- Figure 10: Job process diagram of Trade credit bookkeeping and buyer verification
- Figure 11: Job process diagram of bulk inventory and stock sorting
- Figure 12: Completing tasks at workdesk
- Figure 13: Customer service desk at Machhapuchchhre Bank
- Figure 14 : Exterior view of Machhapuchchhre Bank Limited Kumaripati Branch
- Figure 15: Bank counter at MBL Kumaripati Branch
- Figure 16: A picture from my workdesk at Shah Textiles
- Figure 17: Office layout at Shah Textiles
- Figure 18: A full view of Shah Textiles office at Kalimati, Lalitpur
- Figure 19: Internship report presentation

LIST OF ABBREVIATIONS:

MBL: Machhapuchchhre Bank Limited.

CSR: Corporate Social Responsibility.

ESG: Environmental and Social Governance.

KYC: Know Your Customer.

AML: Anti-Money Laundering.

NRB: Nepal Rastra Bank.

CSD: Customer Service Department.

TAT: Turnaround Time.

SME: Small and Medium Enterprise.

CAR: Capital Adequacy Ratio.

CRR: Cash Reserve Ratio.

CBS: Core Banking System.

BLB: Branchless Banking.

LC: Letters of Credit.

FD: Fixed Deposit.

FCY: Foreign Currency.

MSME: Micro, Small, and Medium Enterprises.

KRA: Key Responsibility Area.

FAQ: Frequently Asked Questions.

CHAPTER 1

INTRODUCTION

In this chapter, the background of Machhapuchchhre Bank Limited (MBL) and Shah Textiles is presented to provide readers with a comprehensive overview of the organization. This section covers the company profile, the operational structure, my motivations for selecting the companies for my professional training, and a brief strategic overview of the bank's market position.

1.1 Company Profile

Machhapuchchhre Bank Limited

Machhapuchchhre Bank Limited (MBL) was established in 1998 as the first regional commercial bank from the western region of Nepal, officially commencing its banking operations from Pokhara in the year 2000 (**Machhapuchchhre Bank Limited [MBL], n.d.**). Over the past two and a half decades, MBL has evolved into a formidable, full-fledged national-level Class 'A' commercial bank. It is widely recognized for its commitment to providing efficient, professional, and technology-driven financial solutions, consistently contributing to the national economy through robust financial intermediation (**Nepal Rastra Bank [NRB], 2024**).

The bank was founded with a clear vision: to be the "bank of first choice" for customers by prioritizing trust, innovation, and service excellence. To achieve this, MBL has strategically expanded its footprint across all seven provinces of Nepal. As of 2026, the bank operates an extensive network of branch offices, branchless banking units, extension counters, and a wide array of ATMs, ensuring that vital financial services from basic savings to complex credit facilities are accessible to both urban centers and underserved rural populations (**NRB, 2024; MBL, n.d.**).

The operational philosophy of MBL is deeply rooted in the concept of "Banking at Your Comfort" (**MBL, n.d.**). This is reflected in its rapid adoption of digital infrastructure, which allows customers to manage their finances securely through sophisticated mobile and internet banking platforms (**Simkhada, 2024**). Beyond digital transformation, the bank remains a pillar of traditional banking, offering a comprehensive suite of products:

- **Retail Banking:** A diverse range of savings, current, and term deposit products designed to meet the varying needs of individuals, students, and senior citizens.
- **Credit Facilities:** Tailored loan products, including home loans, education loans, vehicle loans, and commercial credit, which play a crucial role in empowering SMEs and individual entrepreneurs (Aryal, 2023).
- **Trade Finance & Remittance:** Facilitating seamless cross-border transactions and domestic money transfers, which are vital to the liquidity of the Nepali economy.

Guided by core values such as integrity, transparency, and a strong commitment to environmental and social governance (ESG), MBL has maintained a strong competitive edge in the Nepali financial market.

Shah Textiles:

Shah Textiles was established in **2023** by **Mr. Rajan Kumar Shah** as a dynamic, modern brand extension of the long-standing family business, "**Puja Impex.**" Leveraging decades of industry goodwill, deep-rooted supply chains, and market expertise inherited from Puja Impex, Shah Textiles was conceptualized to fill a unique niche in the competitive textile market. The company operates as a medium-scale textile enterprise, specializing simultaneously in two distinct yet highly demanded fabric segments: **traditional women's ethnic wear (sarees)** and **heavy-duty modern utility fabrics (denim products).**

The company was founded with a clear vision: to bridge the gap between traditional craftsmanship and contemporary textile engineering, becoming a preferred B2B supplier and consumer brand. While Puja Impex provided a strong foundation in traditional trading and textile sourcing, Shah Textiles was strategically launched to innovate, manufacture, and distribute high-quality fabrics tailored to evolving domestic and international fashion trends.

The operational philosophy of Shah Textiles centers around "**Quality, Versatility, and Heritage.**" This dual-focus strategy allows the company to cater to two entirely different market demographics:

- **Ethnic Wear (Sarees):** Production and sourcing of intricate, high-quality saree fabrics. This encompasses managing diverse material inputs—ranging from traditional silks and

georgettes to cotton blends—utilizing both traditional printing methods and modern digital textile printing technologies.

- **Modern Utility Wear (Denim Products):** Production and distribution of reliable denim fabrics and products. This involves supervising specialized textile processes, including warp yarn indigo dyeing, weaving on heavy-duty looms, fabric weights (ranging from lightweight shirtings to heavy jeans), and modern denim washing techniques.
- **B2B Distribution & Sourcing Networks:** Facilitating seamless bulk supply chains to regional wholesalers, retail garment manufacturers, and independent fashion brands, which are vital to the liquidity of the domestic textile economy.

Guided by core values of manufacturing integrity, supply chain transparency, and a commitment to sustainable production practices, Shah Textiles has quickly carved out a strong competitive edge. The company’s agility allows it to rapidly adapt to shifting consumer tastes—such as the rising demand for eco-friendly denim washes and sustainably sourced cotton—while adhering to strict industrial manufacturing standards. By maintaining a customer-centric focus and prioritizing consistent fabric tensile strength, colorfastness, and design innovation, Shah Textiles successfully honors its family business legacy while building a future-proof brand.

1.1.1: Mission, Vision, and Values

Machhapuchhre Bank Limited:

The strategic direction of MBL is anchored in a clear set of guiding principles that define its operational culture and service delivery.

Category	Description
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Vision	To be the "Bank of First Choice" by providing the most efficient, professional, and technology-driven financial services to our customers.
Mission	To provide innovative, sustainable, and inclusive banking services while maximizing value for stakeholders and contributing to the nation's economic growth.
Values	<p>Integrity: Maintaining the highest ethical standards in all dealings.</p> <p>Customer Focus: Putting customer needs at the heart of every decision.</p> <p>Innovation: Continuously leveraging technology to simplify banking.</p> <p>Transparency: Ensuring clarity and accountability in all financial operations.</p>

Table 1: Mission, Vision and Values of Machhapuchchhre Bank Limited

Shah Textiles:

Category	Description
Vision	To seamlessly bridge the gap between traditional fabric trading and contemporary textile distribution in Nepal, establishing Shah Textiles as a preferred, agile business-to-business (B2B) supplier and a trusted household consumer brand recognized for quality, consistency, and reliability.
Mission	To empower garment manufacturers, independent streetwear labels, and retail consumers across Nepal by providing consistent, premium-grade textile products sourced through dependable cross-border supply

	networks. The company commits to maintaining transparent trade credit structures, rigorous physical quality controls, and highly responsive client service to drive sustainable growth for its partners.
Values	<ul style="list-style-type: none"> • Integrity & Trust (Goodwill): Leveraging and honoring the multi-generational trust and market reputation inherited from the parent company, Puja Impex. • Operational Agility: Embracing lean management systems that allow the firm to rapidly adapt to shifting seasonal fashion trends, wedding calendars, and industrial garment demands. • Quality Consistency: Committing to absolute precision in product specifications, fabric metering, and quality verification to prevent operational waste and client discrepancies. • Financial Accountability: Maintaining discipline in bookkeeping, objective trade credit appraisal (7 C's of Credit), and accounts receivable tracking to preserve mutual market liquidity. • Customer Centricity: Building long-term, dependable relationships with tier-2 and tier-3 regional cloth merchants, boutique designers, and bulk industrial buyers alike.

Table 2: Mission, Vision and Values table of Shah Textiles

1.1.2: Products and Services

Machhapuchchhre Bank Limited:

MBL offers a comprehensive suite of financial products tailored to meet the diverse needs of retail, corporate, and SME clients in Nepal:

- **Retail Banking:** A broad range of savings accounts, fixed deposits (FDs), and recurring deposit schemes designed for individuals, households, and students.
- **Credit Facilities:** MBL provides essential financing options, including home loans, auto loans, education loans, and specialized business/SME loans to support entrepreneurial growth.

- **Digital Banking:** Leveraging its robust digital infrastructure, the bank offers mobile and internet banking, enabling secure fund transfers, utility payments, and QR-based payments, emphasizing the "Banking at Your Comfort" model.



- **Trade Finance & Remittance:** Facilitating both domestic and international inward remittances, while assisting businesses with Letters of Credit (LC) and Bank Guarantees to support trade and commerce.

Figure 1: Products and services of Machhapuchchhre Bank Limited

Portfolio Sector	Financial Product Category	Operational Relevance to Internship
Retail Deposits	<i>Savings, Term & Recurring Accounts</i>	<i>Interacted with during the CSD rotation for new client onboarding, KYC form processing, and digital wallet/QR deployment.</i>
Corporate Liquidity	<i>Call & Current Accounts</i>	<i>Processed during front-desk operations for high-frequency business clients managing immediate transactional liquidity.</i>

Commercial Credit	<i>SME & Working Capital Financing</i>	<i>Analyzed during the Credit rotation to study corporate inventory cycles and debt repayment capacities using the "5 Cs of Credit."</i>
Targeted Lending	<i>Deprived Sector Micro-Loans (Mahila-U / Small Farmer)</i>	<i>Examined in the Credit Department to verify borrower eligibility under strict Nepal Rastra Bank (NRB) socio-economic directives.</i>
Corporate Credit	<i>Infrastructure & Contractor Lending</i>	<i>Reviewed alongside Credit Officers to understand legal collateral filing, Lalpurja mapping, and bank guarantee underwriting.</i>

Table 3: Brief look at Products and services offered by MBL under different segments

Shah Textiles:

Shah Textiles offers a comprehensive portfolio of high-quality fabrics and commercial textile services tailored to meet the diverse needs of retail consumers, local fashion designers, and large-scale apparel manufacturers in Nepal:

- **Denim Fabric Line (B2B & Wholesale):** A robust selection of raw, stretch, and lightweight cotton-indigo denim rolls. These are curated specifically for domestic garment manufacturers, streetwear brands, and industrial tailoring units looking for reliable material consistency in weight (GSM) and dye quality.
- **Womenswear & Saree Materials (Retail & Wholesale Bundles):** A premium collection of unstitched fabrics including Georgette, Chiffon, Cotton, Crepe, and semi-processed embroidered blanks. This line serves walk-in retail shoppers for bridal and festive wear, as well as independent regional cloth merchants who buy in bulk bundles.
- **Bulk Material Bundling & Custom Yardage:** To cater to different scales of market demand, the company provides dual-purchasing options. Clients can acquire large-volume,

cost-effective bundled wholesale packages or opt for precise, per-meter retail fabric cutting directly at the counter.

- **Supply Chain Sourcing & Logistics Support:** Leveraging its parent network, Shah Textiles assists local commercial buyers by handling bulk cross-border material sourcing, custom clearance management from Indian textile hubs, and reliable logistics delivery to major trading centers across Nepal.

1.1.3: Strategies of the Company

To maintain its competitive edge in the Nepali financial market, Machhapuchchhre Bank employs several strategic pillars:

- **Digital Transformation:** MBL prioritizes the integration of advanced banking technology to minimize physical branch dependency. By enhancing its mobile banking app and digital onboarding processes, the bank aims to capture a younger, tech-savvy demographic.
- **Financial Inclusion & Network Expansion:** The bank aggressively expands into rural and semi-urban areas. By utilizing branchless banking (BLB) and extension counters, MBL ensures that financial services reach the unbanked segments of society, in alignment with Nepal Rastra Bank's financial inclusion mandates.
- **Customer-Centric Service Model:** The bank emphasizes staff training and a service-oriented approach within branches like Kumaripati. This strategy focuses on reducing turnaround time (TAT) for loan processing and customer inquiries, thereby fostering long-term client loyalty.
- **Risk Management & Compliance:** As a Class 'A' bank, MBL adheres to strict regulatory compliance and robust credit appraisal mechanisms. By diversifying its loan portfolio and maintaining a healthy Capital Adequacy Ratio (CAR), the bank ensures long-term stability and sustainable growth despite market volatility.

Shah Textiles:

To establish its market position and maintain a competitive edge in the Nepali textile sector, Shah Textiles leverages several strategic pillars:

- **Brand Extension & Line Diversification:** Shah Textiles strategically hedges market volatility by balancing two distinct product verticals. By catering simultaneously to the evergreen, industrial demand for denim materials and the high-margin, seasonal demand for womenswear fabrics, the company ensures a steady year-round revenue stream.
- **Legacy-Backed Supply Chain & Credit Leveraging:** As an extension of the established family business *Puja Impex*, Shah Textiles capitalizes on parental goodwill to secure favorable, high-volume import channels from primary textile mills. This legacy allows the company to navigate cross-border customs seamlessly and offer competitive credit terms to local regional wholesalers while maintaining operational liquidity.
- **Hybrid Market Penetration (Wholesale & Retail):** The company utilizes a dual-distribution model designed to capture maximum market share. By offering bulk, bundled fabric rolls to garment manufacturers and localized independent merchants, Shah Textiles achieves high inventory turnover. Simultaneously, its retail counter operations capture high-margin walk-in customers and boutique designers seeking custom yardage.
- **Quality Standardization and Inventory Agility:** Operating as a modern medium-scale enterprise founded in 2023, Shah Textiles focuses on consistency in fabric GSM, dye-lot reliability, and rapid stock rotation. By aligning inventory procurement with local cultural calendars (such as wedding and festival seasons) and emerging domestic apparel trends, the company minimizes deadstock and optimizes warehouse efficiency.

1.2 Organizational Structure

Machhapuchchhre Bank Limited

An organizational structure serves as the vital framework that defines authority, accountability, communication channels, and reporting relationships within an organization. It helps establish clear roles and responsibilities for employees, which is crucial in a regulated environment like banking to avoid task overlapping and to maintain operational efficiency and compliance.

The overall organizational structure of Machhapuchchhre Bank Limited is functional and hierarchical, typical of a large Class ‘A’ commercial bank. The entire bank's activities are divided into specific functions or departments, such as Finance, Credit, Marketing, Operations, IT, and Human Resources. Each major department is headed by a distinct departmental head, such as a

Chief Officer or Departmental Head, who holds the authority to take strategic decisions for their respective sectors. Employees within each department are accountable for their specific functional responsibilities, ensuring specialization and accountability.

While the bank's national organizational chart is highly detailed and extensive, this section focuses on providing a simplified overview of a typical MBL branch's operational structure, illustrating how individual branches operate under the central management to serve their local customers.

Shah Textiles:

An organizational structure serves as the vital framework that defines authority, accountability, communication channels, and reporting relationships within an organization. It helps establish clear roles and responsibilities for employees, which is crucial in a fast-moving, capital-intensive commercial environment like the textile trade to avoid task overlapping, optimize inventory handling, and maintain tight credit control.

The overall organizational structure of Shah Textiles is functional yet deeply rooted in the agile management style typical of an emerging brand extension under a legacy family business (*Puja Impex*). Unlike a rigid corporate hierarchy, the company's activities are streamlined into specific operational functions: Sourcing & Logistics (handling cross-border imports from India), Wholesale B2B Sales (managing bundle buyers and garment manufacturers), Retail Counter Operations (handling walk-in saree and fabric buyers), and Finance & Credit Management.

As the founder and Managing Director, Rajan Kumar Shah holds the central authority to take strategic decisions regarding high-volume capital investments, mill partnerships, and macro credit approvals. Each operational division works in close coordination with the parent company's logistics backbone, ensuring that specialized tasks—such as fabric quality checks (GSM/dye matching) and seasonal stock rotation—are executed efficiently. While the broader supply chain network connected to Puja Impex is extensive, this section focuses on providing a simplified overview of Shah Textiles' core operational structure, illustrating how the team coordinates wholesale fulfillment and retail sales under unified management.

1.2.1.a) Diagram of the organizational structure of Machhapuchchhre Bank Limited

The organizational structure of Machhapuchchhre Bank Limited is given below:-



Figure 2: The organizational structure of Machhapuchchhre Bank Limited

The aforementioned chart is a consolidated structure of the Head office of Machhapuchchhre Bank Limited.

1.2.1.b) Diagram of the organizational structure of Machhapuchchhre Bank Limited Kumaripati branch

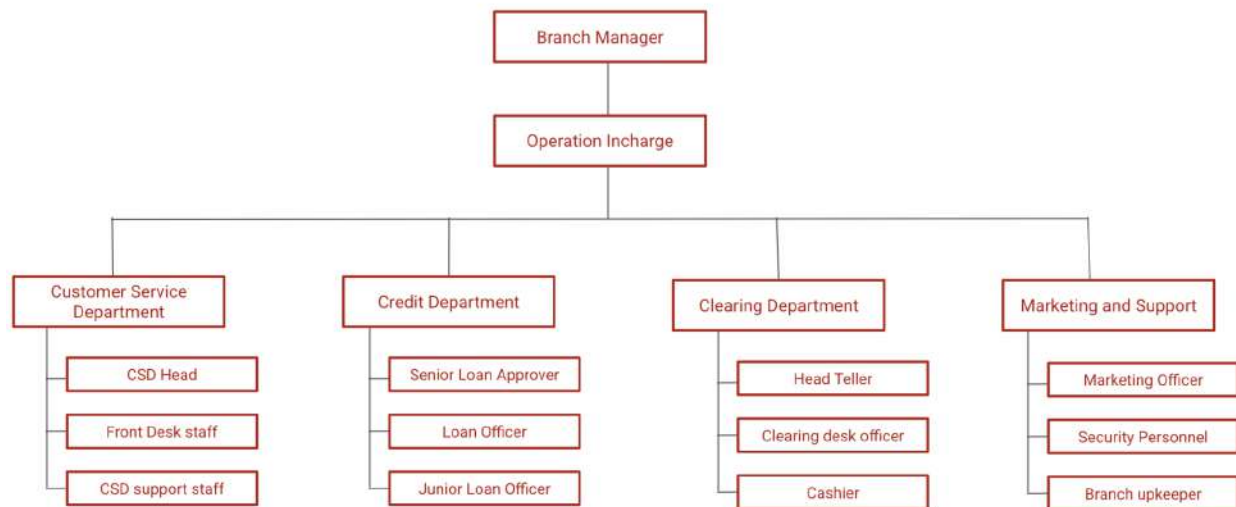


Figure 3: Organizational structure of Machhapuchchhre Bank Limited Kumaripati branch

1.2.2 My Job Position

During my internship tenure at Machhapuchchhre Bank Limited, Kumaripati Branch, I was assigned to roles that provided a comprehensive view of both front-end retail banking and back-end credit operations. My responsibilities were divided into two primary phases:

- **February 2026 – March 2026: Customer Service Department (CSD) Intern** During this initial phase, I served as the primary point of contact for clients. My role focused on managing the front-desk operations, facilitating account openings, and handling customer inquiries. I worked under the direct supervision of the Branch Operations In-charge to ensure that the bank's service standards were met and that client issues were resolved efficiently.
- **March 2026 – April 2026: Rotational Intern (CSD & Credit Department)** In the second half of my internship, I transitioned into a rotational role that allowed me to maintain my

responsibilities in CSD while gaining exposure to the Credit Department. This period was dedicated to understanding the lending lifecycle, where I assisted in the collection, organization, and preliminary verification of loan documentation. This dual exposure provided me with a holistic understanding of how the bank balances customer relationship management with rigorous risk assessment protocols.

Shah Textiles:

The organizational structure of Shah Textiles is given below:

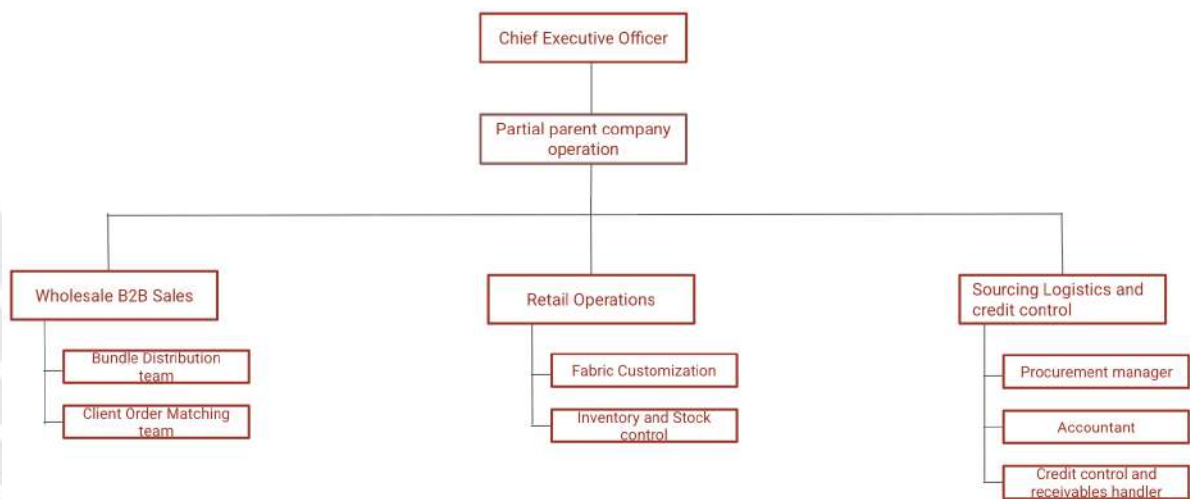


Figure 4: Organizational structure of Shah Textiles

During my internship tenure at Shah Textiles, I was assigned to roles that provided a comprehensive, end-to-end view of both front-end retail inventory flow and back-end commercial financial operations. My responsibilities were divided into two primary operational phases:

- Phase 1: Inventory Management & Stock Controls** During the initial phase of my internship, I was embedded directly within the warehousing and retail counter ecosystem. My role focused on managing inbound fabric logistics, supervising the categorization of raw textile rolls, and maintaining strict stock controls. I worked on reconciling physical stock against digital records to ensure that raw materials were accurately allocated into bulk "wholesale bundles" or cut down into precise retail yardage for saree materials. This

phase allowed me to understand stock rotation cycles and how to minimize inventory shrinkage during peak seasonal demands.

- **Phase 2: Finance & Credit Control Operations** In the second half of my internship, my responsibilities shifted toward the financial backbone of the business, focusing heavily on credit control and trade accounts receivable. Given that Shah Textiles operates as a brand extension under *Puja Impex*, I assisted in tracking the credit cycles of regional B2B wholesale buyers and garment manufacturers. My duties included analyzing aging accounts receivable, organizing financial transaction logs, and helping manage the cash flow balance between immediate cross-border import expenditures and delayed wholesale credit realizations. This dual exposure provided me with a holistic understanding of how a medium-scale textile enterprise balances high-volume sales turnover with rigorous risk and liquidity management.

1.2.3 My job position in the organizational structure of Machhapuchchhre Bank Limited

My job positions are in the diagram of the organizational structure of Machhapuchchhre Bank Limited as follows:

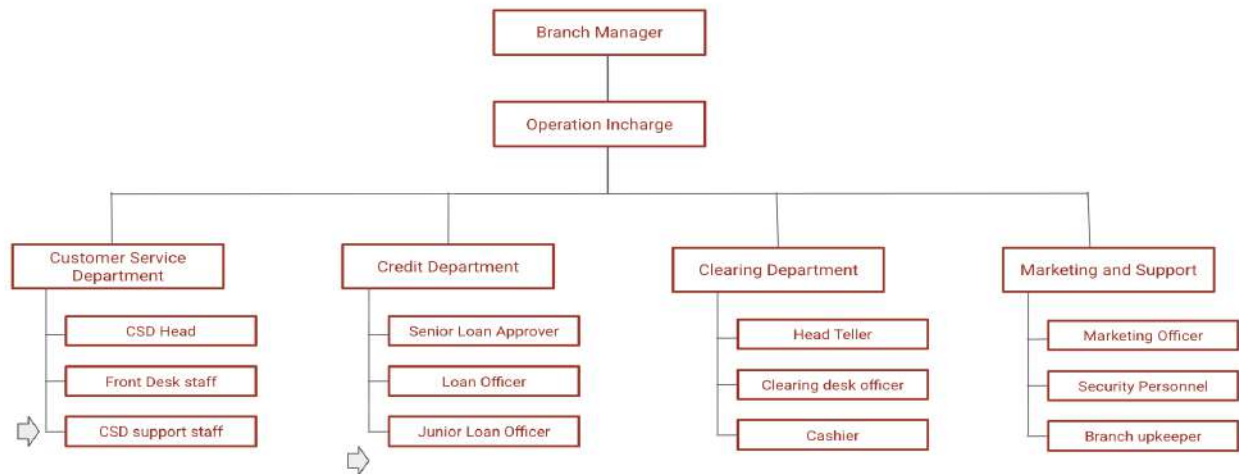


Figure 5: My Job Position

Shah Textiles:

My job positions within the operational and management structure of Shah Textiles are illustrated in the diagram below:

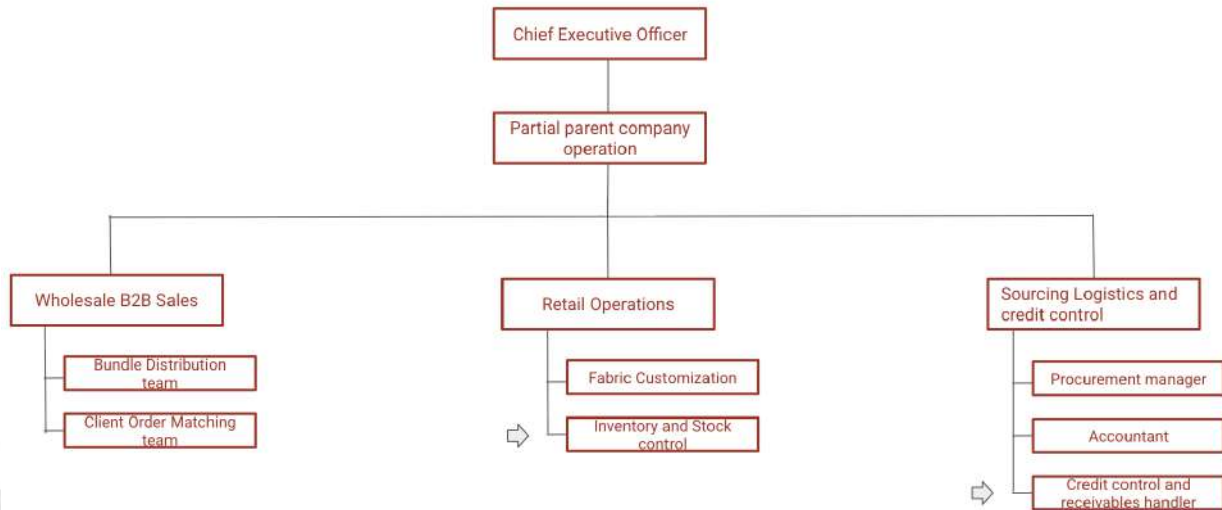


Figure 6: My Job position at Shah Textiles

- **Inventory & Stock Controls (Retail/Warehouse Interface):** During the first phase of the internship, my role sat within the Retail Counter and Warehouse ecosystem. I reported directly to the senior inventory team to ensure that inbound material rolls from India were accurately measured, logged, and prepared for either wholesale bundle distribution or individual retail counter cutting.
- **Finance & Credit Control (Back-End Operations):** During the second phase of the internship, my position transitioned into the credit risk management and tracking function. Operating under the strategic oversight of the Managing Director and the finance framework of *Puja Impex*, I was responsible for monitoring the accounts receivable ledger, tracking outstanding credit lines granted to regional wholesale buyers, and analyzing cash-flow recovery cycles.

1.3 Motivation for Choosing the Two Workplaces as My Workplace for Training

Selecting the right organizations for an internship is a critical step in bridging the gap between academic business theories and professional operational realities. To acquire a comprehensive understanding of the Nepalese economic landscape, I strategically chose two distinct corporate environments that align with my academic concentration, analytical interests, and career aspirations.

A. Machhapuchhre Bank Limited (MBL)

As a business student focusing on financial markets, my primary motivation for choosing Machhapuchhre Bank Limited—specifically the high-traffic Kumaripati branch—was to immerse myself in the structural operational mechanics of a premier Class ‘A’ commercial bank. While academic textbooks lay out the theoretical foundations of interest spread calculations, monetary policy, and credit risk management, MBL provided the ideal practical environment to see these concepts applied under strict central bank (Nepal Rastra Bank) regulatory directives.

Furthermore, I was drawn to MBL’s reputation as a digital-first institution operating under the philosophy of "Banking at Your Comfort." I wanted to analyze how digital banking tools, mobile applications, and automated settlement protocols optimize daily front-office customer service. Seeking functional diversity, I chose MBL to gain cross-departmental exposure by rotating between the Customer Service Department (CSD) to refine my professional communication, and the Credit Department to study structured corporate loan appraisal processes and systemic financial risk assessment frameworks.

B. Shah Textiles (Puja Impex)

Complementing my corporate financial training, my motivation for selecting Shah Textiles—a prominent, modern brand extension of the legacy enterprise Puja Impex—was to experience the fast-paced operational and working capital mechanics of a medium-scale trading and wholesale supply chain. I was deeply interested in observing how a newly established brand (founded in 2023) successfully leverages the foundational logistics, trade credit lines, and long-standing market goodwill of its parent firm to capture commercial market share.

Shah Textiles offered a unique, agile business model that simultaneously handles two entirely different product ecosystems: evergreen B2B industrial denim fabric materials and highly

seasonal, fashion-driven wholesale and retail saree collections (including Georgette, Chiffon, Cotton, and Crepe variants). This environment allowed me to study the complex realities of cross-border sourcing logistics from manufacturing mills in India, customs verification at the Birgunj border, and inventory control metrics designed to prevent material shrinkage. Rotating between warehouse inventory logging and primary bookkeeping ledgers enabled me to apply the "7 C's of Credit" to real-world wholesale buyers, providing an invaluable lesson in balancing cash outlays against trade receivables within an entrepreneurial family business framework.

1.4 Strategic Analysis of Machhapuchhre Bank Limited

To analyse the Machhapuchhre Bank Limited’s strategies, I used the SWOT analysis as a tool which is illustrated as follows:

Category	Analysis Factors
Strengths	<ul style="list-style-type: none"> ● Strong Digital Infrastructure: Pioneer in smart banking and digital products under the "Banking at Your Comfort" motto. <i>Observation:</i> At the Kumaripati branch, I observed that the majority of younger walk-in customers preferred using the MBL Smart Plus app over traditional teller services, validating the bank's digital leadership. ● Class 'A' Status: High credibility and trust among the general public and corporate clients. ● Wide Network: Strong presence across all seven provinces with a mix of urban branches and rural branchless units. ● Customer Centricity: Known for personalized service in branches. <i>Observation:</i> I witnessed the staff's dedication to building long-term relationships, where regular clients were often greeted by name, fostering a "neighborhood bank" atmosphere that enhances loyalty.

<p>Weaknesses</p>	<ul style="list-style-type: none"> ● Operational Costs: High overhead costs associated with maintaining a large physical branch network. ● Market Share Gap: Smaller market share compared to the "Big 3" commercial banks in Nepal. ● Turnaround Time (TAT): Manual documentation processes in credit departments can lead to slower loan processing. <i>Observation:</i> My time in the credit department highlighted how the heavy reliance on physical signatures and paper-based verification for SME loans occasionally led to delays, confirming TAT as a critical area for improvement.
<p>Opportunities</p>	<ul style="list-style-type: none"> ● Financial Inclusion: Room to expand into unbanked rural areas as per NRB mandates. ● Digital Transformation: Transitioning more services to AI-driven bots and paperless banking. <i>Observation:</i> Assisting customers with basic inquiries made it clear that many routine tasks could be automated, presenting a clear opportunity for the branch to adopt more AI-driven support tools. ● Remittance Growth: High potential to capture the massive inflow of international remittance. ● SME Financing: Growing demand for small and medium enterprise loans.
<p>Threats</p>	<ul style="list-style-type: none"> ● Aggressive Competition: Intense competition from other Class 'A' banks and Fintech companies (e.g., eSewa, Khalti). <i>Observation:</i> I noted that many retail customers used the bank primarily for deposits while using third-party apps for daily payments, highlighting the competitive threat from fintech ecosystems. ● Regulatory Changes: Frequent changes in CRR and interest rate spreads by the NRB. ● Economic Volatility: Liquidity crunches in the Nepali market can limit lending capabilities. ● Cyber Security: Increasing risk of data breaches and financial fraud. <i>Observation:</i> Regular internal briefings on phishing and password

	<ul style="list-style-type: none"> ● security at the branch underscored the constant vigilance required to mitigate digital threats.
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Table 4: SWOT Analysis of Machhapuchchhre Bank Limited

Strategic Analysis of Shah Textiles:

To analyze Shah Textiles' operational strategies and market positioning within the Nepali textile sector, a SWOT analysis was conducted. The specific internal strengths, weaknesses, and external opportunities and threats are detailed below:

Category	Analysis Factors
Strengths	<p>Legacy Infrastructure Backing: Backed by the financial health, established supply chain network, and market goodwill of the parent firm, <i>Puja Impex</i>. <i>Observation: During my tenure, I observed that external regional wholesalers were highly willing to place large upfront orders with Shah Textiles because of the generational business trust associated with the parent firm.</i></p> <p>Dual Product Diversification: Balancing steady, industrial B2B denim line demands with highly lucrative, fashion-driven retail and wholesale saree fabrics. <i>Observation: I noted that this dual line creates an excellent revenue hedge; during slower off-season retail months, the company's wholesale denim shipments to garment factories kept cash inflows stable.</i></p>

	<p>Operational Agility: As a modern business founded in 2023, the firm possesses a lean management system that can adapt rapidly to changing market demands compared to older, rigid textile traders.</p>
<p>Weaknesses</p>	<p>Cross-Border Import Vulnerability: Heavy reliance on primary textile mills in India for raw materials makes operations sensitive to border closures or customs delays. <i>Observation: My time handling inventory tracking coincided with temporary shipping backlogs at the Birgunj border, which underscored how vulnerable stock levels are to import transit dependencies.</i></p> <p>Working Capital Credit Stress: The standard practice of granting extended credit lines to regional wholesale buyers puts pressure on daily cash reserves. <i>Observation: While tracking aging accounts receivable, I noticed that retail inventory purchases required immediate cash outlays, whereas wholesale clients routinely requested 45-to-60-day payment extensions, creating temporary liquidity crunches.</i></p> <p>Manual Inventory & Tracking Systems: Reliance on physical ledger entries or baseline tracking rather than automated enterprise resource planning (ERP) systems can slow down operational throughput.</p>

<p>Opportunities</p>	<p>Rise of "Made in Nepal" Streetwear: Growing domestic demand from boutique garment brands, independent designers, and local manufacturing start-ups looking for premium, consistent denim rolls. <i>Observation: Interacting with local manufacturing buyers made it evident that boutique apparel startups are desperate for a reliable, local supplier who can guarantee consistent fabric weights (GSM) across small batches.</i></p> <p>Digitalization of B2B Supply Chain: Potential to introduce online swatch catalogs, digital ordering systems, and computerized inventory tracking to capture tier-2 and tier-3 city wholesalers across Nepal.</p> <p>Omnichannel Retail Saree Space: Expanding the direct-to-consumer premium saree line by utilizing social media platforms and modern retail boutiques to capture higher profit margins during the wedding and festival seasons.</p>
<p>Threats</p>	<p>Informal and Gray Market Influx: High competition from unorganized, parallel traders who bypass formal customs duties, allowing them to undercut formal market prices. <i>Observation: While analyzing competitor pricing strategies, I noted that retail buyers frequently compared our premium georgette and chiffon prices with cheaper, grey-market alternatives, threatening formal profit margins.</i></p> <p>Fluctuating Import Tariffs: Sudden shifts in trade policies, customs valuation rates, or textile import duties imposed by the government of Nepal.</p> <p>Macroeconomic Liquidity Crunches: General banking sector credit crunches in Nepal can limit the purchasing power of commercial apparel manufacturers, directly reducing their bulk fabric order volumes.</p>

Table5: SWOT Analysis of Shah Textiles

1.5 Integrated Objectives of the Co-Op Study

From the outset of my dual-tenure cooperative education program, I established a clear set of goals to ensure my time across both industries was highly productive and aligned with my university curriculum. The overarching objective of this unified study is to bridge the gap between classroom financial and managerial theories and the practical, ground-level complexities of the Nepalese economic sector.

The specific objectives of this integrated study are categorized by each training environment as follows:

A. Machhapuchchhre Bank Limited (MBL)

- To Understand Institutional Operational Dynamics: To gain a comprehensive, front-to-back view of how a highly regulated Class ‘A’ commercial bank coordinates daily workflows between front-office client onboarding (Customer Service) and back-office banking administration.
- To Acquire Financial Product Knowledge: To become well-versed in the various deposit, loan, and digital banking solutions offered by MBL, understanding their specific consumer market utility.
- To Learn Credit Appraisal Processes: To trace the lifecycle of commercial and retail loans, focusing heavily on collecting, verifying, and indexing mandatory legal and financial documentation within the Credit Department.
- To Master Banking Software and Tools: To observe and understand the digital data entry requirements, data matching, and audit-trail mechanics within a modern Core Banking System (CBS).

B. Shah Textiles (Puja Impex)

- To Understand Supply Chain and Trading Dynamics: To examine how a modernizing, medium-scale enterprise coordinates daily operational flows between front-end retail cash sales and back-end wholesale warehouse distribution.

- To Acquire Textile Product and Market Knowledge: To master the specific technical attributes of the industrial B2B denim line (GSM weights and dye-lot variations) alongside the highly seasonal demand shifts governing the wholesale saree collection.
- To Learn Trade Credit Control and Aging Management: To understand the administrative lifecycle of commercial trade credit lines, specifically focusing on checking buyer creditworthiness, evaluating invoice aging, and tracking accounts receivable to preserve cash liquidity.
- To Analyze Brand Extension Synergy: To study how an emerging subsidiary enterprise effectively coordinates, shares, and leverages the deep-rooted logistics infrastructure, cross-border custom clearance networks, and corporate goodwill of an established parent company (*Puja Impex*).
- To Master Inventory Control Tools: To gain hands-on experience in auditing physical fabric rolls against digital ledger records and optimizing warehouse space layout to mitigate material shrinkage and waste.

C. Cross-Organizational and Personal Development

- To Apply Theoretical Frameworks: To directly link and cross-examine textbook concepts such as the "7 C's of Credit," internal control systems, working capital cash-conversion cycles, and service marketing elements within two entirely different business structures (a formal financial institution versus an agile trading firm).
- To Enhance B2B and Retail Interpersonal Skills: To develop versatile professional communication, conflict-resolution, and business negotiation skills by interacting with a wide client demographic, ranging from walk-in banking depositors to industrial garment manufacturers.
- To Expand Professional Networking: To build long-term relationships with seasoned banking officers, accountants, and entrepreneurs who can provide mentorship, guidance, and a strategic career roadmap for my future inside the competitive business sectors of Nepal.

CHAPTER 2

CO-OP STUDY ACTIVITIES

In this chapter, my job description, job responsibilities, job process, contributions to the company and learnings are presented as follows:

2.1 My Job description

Machhapuchchhre Bank Limited:

During my internship at Machhapuchchhre Bank Limited (MBL), I served as a dual-department intern supporting both the Customer Service and Credit departments at the Kumaripati branch. My role was structured as a rotational internship designed to provide a 360-degree view of retail banking, transitioning from front-office relationship management to back-office risk assessment. I functioned as a direct assistant to the Branch Operations In-charge and the Credit Officers, bridging the gap between theoretical finance and practical banking operations.

The first half of my tenure was dedicated to the Customer Service Department (CSD), where I focused on the bank's "Banking at Your Comfort" philosophy through account management and digital facilitation. In the latter half, my focus shifted to the Credit Department, where I applied financial theories regarding risk, collateral, and debt-to-equity ratios. This progression allowed me to observe the full lifecycle of a banking customer, from initial onboarding to the acquisition of credit facilities.

2.2.1 Customer Service Department (CSD)

The Customer Service Department is the "face" of MBL, responsible for managing client relationships and facilitating the onboarding of new customers. In a high-traffic urban node like the Kumaripati branch, the CSD is vital for maintaining the bank's reputation and operational flow. Working under the supervision of the Operations In-charge, my Key Responsibility Areas (KRAs) included:

- **Account Opening and Documentation:** Assisting customers with Savings, Current, and Fixed Deposit forms while verifying Know Your Customer (KYC) documents to ensure strict compliance with Nepal Rastra Bank (NRB) guidelines.
- **Digital Banking Facilitation:** Promoting the "Smart Banking" app by registering users for mobile and internet banking and educating them on paperless transaction features.
- **Inventory and Deliverables Management:** Managing the secure recording and distribution of chequebooks and Debit Cards, including maintaining logbooks for uncollected deliverables.
- **Inquiry and Problem Solving:** Acting as the first point of contact for walk-in inquiries regarding interest rates and locker facilities, and directing traffic within the branch to ensure efficient service delivery.

2.2.2 Credit Department

The Credit Department manages the bank's lending activities, specifically focusing on Retail Loans (Home, Auto, Education) and Small and Medium Enterprise (SME) financing at the branch level. This role required a high degree of precision and attention to detail. My KRAs in this department included:

- **Loan Documentation and Filing:** Organizing the "Credit File" for applicants by ensuring the inclusion of critical legal documents, such as Land Ownership Certificates (Lalpurja), Tax Clearance Certificates, and Citizenship documents.
- **Verification Support:** Cross-checking applicant documents against the bank's internal checklists and assisting in the preliminary review of financial statements for SME loan applicants.
- **Data Entry and Reporting:** Recording applicant details into the bank's internal system for initial credit screening and preparing status reports for pending loan applications to assist the Credit Officers in tracking their pipeline.

Shah Textiles:

2.2.1 Finance and Bookkeeping Department (Phase 1)

The Finance and Bookkeeping division manages the financial backbone of the enterprise, responsible for tracking daily transaction volumes and maintaining tight control over the firm's commercial trade credit. In a business model heavily dependent on high-volume wholesale distribution, precise ledger maintenance is vital for protecting daily cash reserves. Working under the direct supervision of the finance team and the MD, my Key Responsibility Areas (KRAs) included:

- **Accounts Receivable and Ledger Maintenance:** Recording daily financial transactions, tracking wholesale invoicing, and managing the core bookkeeping logs for regional cloth merchants and commercial garment manufacturers.
- **Credit Aging Analysis:** Monitoring and organizing the client credit ledger to identify overdue balances, ensuring that B2B buyers adhered to their pre-approved payment timelines.
- **Cash Flow Tracking and Verification:** Documenting daily retail cash receipts from counter sales and cross-referencing them against outstanding wholesale collection timelines to assist in managing the gap between immediate cash-outlays for imports and delayed trade credit realizations.
- **Financial Reporting Assistance:** Compiling weekly outstanding-payment summaries and transaction reports to assist management in adjusting credit lines for wholesale clients during low-liquidity market periods.

2.2.2 Inventory Management and Stock Controls (Phase 2)

The inventory and warehousing unit is the operational heartbeat of Shah Textiles, responsible for handling heavy inbound material logistics from Indian manufacturing mills and organizing stock for customer fulfillment. My KRAs in this department included:

- **Bulk Import Logging:** Assisting in recording inbound textile rolls arriving at the warehouse. I cross-checked fabric weights (GSM), material composition, and dye-lot batches against packing lists to ensure total product consistency.
- **Wholesale Bundle Preparation:** Supervising the systemized sorting of raw textiles into bulk "wholesale bundles" tailored for large-scale garment factories and independent regional traders.

- **Retail Counter Coordination:** Facilitating direct consumer sales by managing the retail measurement of womenswear and saree fabrics (Georgette, Chiffon, Cotton, and Crepe), ensuring precise per-meter cutting to eliminate stock waste.
- **Physical Stock Auditing:** Performing weekly physical stock counts in the warehouse, matching physical rolls against digital and paper ledger records to prevent inventory shrinkage during high-traffic festival and wedding seasons.

2.3 Activities in Coordinating with Co-workers

Machhapuchhre Bank Limited:

At the MBL Kumaripati branch, the work environment is highly collaborative, requiring seamless coordination between different departments to ensure efficient service delivery. During my time in the **Customer Service Department (CSD)**, I primarily reported to the **Branch Operations In-charge**. I coordinated closely with her to manage the daily flow of customers and ensure that all KYC documentation met the bank's internal standards. I also frequently interacted with the **Front Desk Officers and Tellers** to assist in managing the queue and directing clients to the appropriate counters.

During my rotation in the **Credit Department**, I coordinated with the **Credit Officers**. My role required frequent communication to understand the specific documentation needs for different loan products (such as Home Loans vs. Business Loans). I also collaborated with the **Administration staff** to handle the dispatch of legal documents to the Head Office. This cross-departmental coordination was essential in understanding how a customer's journey transitions from initial inquiry at the front desk to credit appraisal in the back office.

Shah Textiles:

At the Shah Textiles enterprise, the work environment is highly collaborative, requiring seamless communication between different operational touchpoints to ensure efficient business flow. During my primary phase in Finance and Bookkeeping, I coordinated directly with the Managing Director and accounting personnel. My role required continuous communication to understand the specific credit lines allocated to individual long-term wholesale accounts under the *Puja Impex*

umbrella. I also collaborated with dispatch handlers to freeze shipments for accounts that had breached their credit days or exceeded their authorized financial limits.

During my rotation in Inventory Management, I primarily reported to the senior warehouse and retail team. I coordinated closely with them to ensure that bulk fabric rolls were split correctly into retail volumes without disrupting wholesale fulfillment lines, and that all physical cuts matched the recorded sales invoices. I also regularly interacted with the logistics staff to synchronize warehouse spacing for incoming freight shipments. This cross-functional coordination was essential in understanding how a transaction transitions from a successfully processed bookkeeping entry on the company's balance sheet to physical stock fulfillment in the warehouse.

2.4 My Job Process Diagrams

Following the key responsibilities discussed in Section 2.2, my work process can be visualized through the following procedural flows. These diagrams outline the manual and supportive steps I took to assist the authorized bank personnel.

A. Account Opening and KYC Facilitation

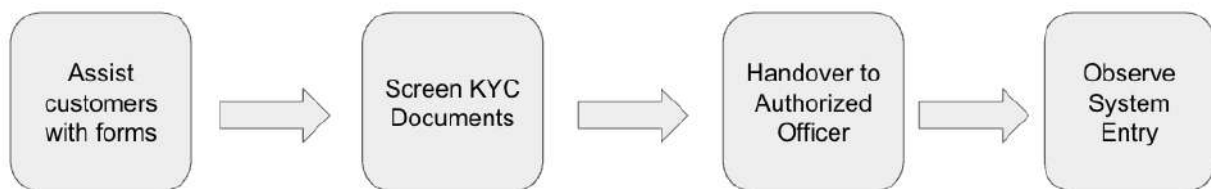


Figure 7: Job process diagram of Account opening and KYC Facilitation

B. Deliverables Management (Debit Cards/Chequebooks)

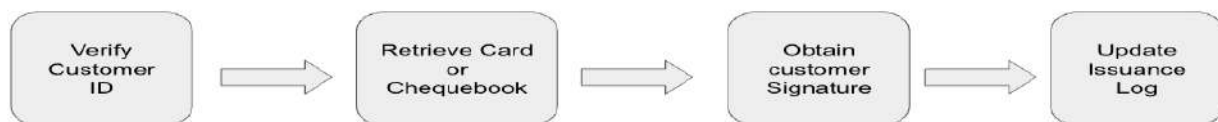


Figure 8: Job process diagram of Deliverables management

C. Credit Documentation Support



Figure 9: Job process diagram of Credit documentation support

Shah Textiles:

Following the key responsibilities discussed in Section 2.2, my work process can be visualized through the following procedural flows. These diagrams outline the systematic and supportive steps I took to assist the senior management and finance staff at Shah Textiles.

A. Trade Credit Bookkeeping and Buyer Verification

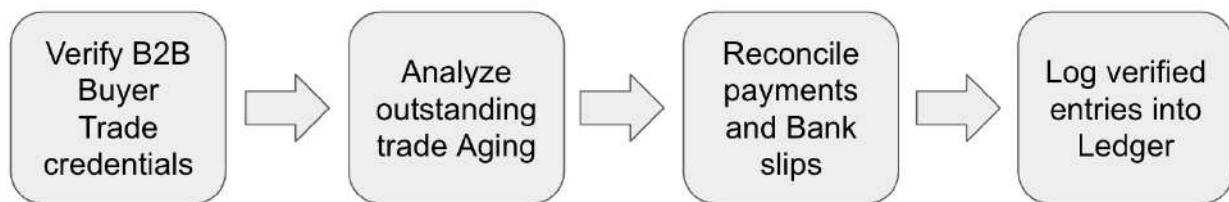


Figure 10: Job process diagram of Trade credit bookkeeping and buyer verification

B. Bulk Inventory Control and Stock Sorting (Denim/Saree Material)

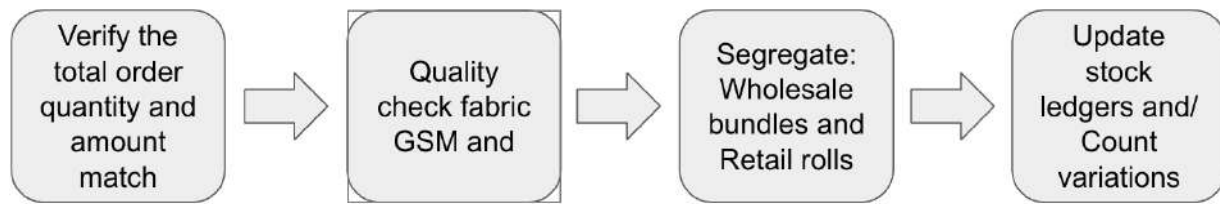


Figure 11: Job process diagram of bulk inventory and stock sorting

2.5 Contributions Made as an Intern at MBL

My contributions at Machhapuchchhre Bank were focused on improving operational efficiency and enhancing the customer experience at the Kumaripati branch.

- **KYC Compliance and Data Integrity:** I reviewed and organized over 50 Account Opening and KYC forms. By performing a rigorous preliminary screening of citizenship documents and photos, I reduced the "rejection rate" for system entries, ensuring that the authorized officers could input data into the Core Banking System without encountering missing information or documentation errors.
- **Streamlining Deliverable Issuance:** I took the initiative to reorganize the physical storage and manual tracking system for uncollected Debit Cards and Chequebooks. By sorting them alphabetically and updating the manual registers, I significantly reduced the turnaround time for customers coming in to collect their deliverables.
- **Credit File Standardisation:** In the Credit Department, I assisted in the standardization of physical credit files for several SME and Retail loan applicants. I ensured that every file was compiled according to the bank's official checklist, which allowed the Credit Officers to focus more on the financial appraisal and risk analysis rather than administrative sorting.
- **Digital Migration Support:** During peak hours, I actively educated customers on the features of the MBL Smart Banking app. My contribution helped migrate several walk-in customers toward digital self-service for balance inquiries and mini-statements, effectively reducing the manual workload at the teller counters.

Shah Textiles:

My contributions at Shah Textiles were focused on improving back-office financial organization, reducing stock discrepancies, and streamlining the wholesale fulfillment process at the enterprise.

- **Ledger Integrity and Credit Reconciliation:** I reviewed, updated, and organized the credit accounting records for over 40 long-term regional wholesale buyers. By performing a meticulous preliminary audit of matching bank deposit receipts against outstanding credit invoice dates, I cleaned up older ledger entries, reducing bookkeeping mismatches and ensuring the management had an accurate look at real-time liquidity.
- **Streamlining Accounts Receivable Tracking:** I took the initiative to reorganize the physical and digital aging accounts sheets for wholesale clients. By categorizing buyers into strict payment timeline brackets (e.g., 0–30 days, 31–60 days, and 60+ days overdue), I significantly reduced the time required to compile weekly payment delinquency reports for the Managing Director.
- **Inventory Standardization and Shrinkage Mitigation:** In the warehouse unit, I assisted in standardizing the storage arrangement for heavy inbound denim rolls and delicate consumer saree materials. I systematically tagged incoming fabric lots by weight (GSM) and material variant, minimizing fabric cutting errors and helping lower material wastage at the retail counter.
- **Supply Chain and Border Documentation Support:** I organized and cross-referenced trade invoices, custom clearance declarations, and shipping manifest files coming from Indian manufacturing textile mills. My systematic archiving allowed the logistics team to quickly retrieve historical customs entry values for subsequent import batches, speeding up back-end administrative operations.

CHAPTER 3

LEARNING PROCESS

During my internship, I identified several operational bottlenecks that impact the efficiency of service delivery and credit management. The central problem identified is "**The impact of manual documentation and high customer volume on the operational efficiency of the Kumaripati branch.**" While MBL promotes a digital-first philosophy, the operational reality still relies heavily on physical paperwork, creating the following specific challenges:

3.1 Problems and Issues of the company:

This section outlines the operational bottlenecks and personal growth hurdles identified during my cooperative education tenure, highlighting the operational realities of both a rapid-turnover trading brand and a heavily regulated financial institution.

A. Machhapuchchhre Bank Limited (MBL)

- **Organizational Problems**

- **High Turnaround Time (TAT) in Account Opening:** Account opening relies heavily on manual form-filling. On high-traffic branch days, the average waiting time for Know Your Customer (KYC) completion exceeded 25 minutes per client, reducing the front-office processing capacity.
- **Credit Documentation Bottlenecks:** The absence of a fully digitized document-tracking system creates a high "search cost." Credit Officers spend 15–20% of their day manually re-organizing physical property folders (exceeding 30 pages per file), which directly delays final credit appraisals.
- **Customer Information Asymmetry:** Approximately 20% of walk-in clients lack mandatory identification items (e.g., clear citizenship photocopies or photos), resulting in disruptive repeat visits and an inflated floor crowd volume.
- **Intern System Restrictions:** Security protocols restrict interns from core database access. Spending 100% of my time on the physical "pre-processing" phase created a "Digital Information Gap" regarding final data inputs.

- **Personal Challenges**

- **High-Volume Floor Pressure:** Managing a bustling urban banking floor that frequently peaked at 30+ simultaneous customers required developing rapid emotional composure and efficient query sorting.
- **Deciphering Legal Paperwork:** Real-world credit underwriting required a steep, one-week learning curve to distinguish between municipal blueprints (*Naksa*) and verification parameters for active land tax receipts (*Tiro Rasid*).
- **Simplifying Financial Jargon:** Translating complex banking mechanisms like interest spreads or amortization moratorium periods into simple terms for retail depositors was a persistent structural barrier.
- **Rotational Time Allocation:** Balancing two departments required allocating high-traffic peak hours (11:00 AM – 2:00 PM) to front-desk customer service operations, while reserving early mornings and late afternoons for credit file compiling.

B. Shah Textiles (Puja Impex)

- **Organizational Problems**

- **Time-Consuming Wholesale Processing:** Converting bulk fabric imports into outbound orders remains dependent on manual logs. Verifying yardage metrics and dye-lot variations during peak distribution periods exceeded 45 minutes per client, bottlenecking warehouse capacity.
- **Credit Ledger Maintenance Backlogs:** Lacking an integrated Enterprise Resource Planning (ERP) platform creates a data-retrieval bottleneck. Auditing paper files and outstanding invoice histories for wholesale buyers consumes 15–20% of the daily accounting routine, slowing down immediate credit re-authorizations.
- **Client Ordering Asymmetry:** One in five wholesale clients regularly fail to provide accurate technical fabric weights (GSM) or verified banking deposit slips upon delivery, contributing to an estimated 20% increase in administrative communication workflows.

- **Intern Financial Data Access Limits:** To preserve corporate financial security, interns are restricted from core company balance sheets and master parent-company accounting accounts, limiting exposure to macro-budgeting procedures.
- **Personal Challenges**
 - **Fast-Paced Commercial Floor Environment:** Adapting to an intense wholesale and retail trading hub required learning to handle sudden material cutting requests, active counter inquiries, and shipping demands simultaneously.
 - **Complex Cross-Border Documentation:** Interpreting international freight manifests, letters of credit, Indian manufacturing packing lists, and custom declarations at the Birgunj border required an extensive familiarization period.
 - **Translating Textile Production Jargon:** Explaining technical manufacturing terms—such as warp-and-weft counts, GSM density variations, or trade credit terms—into conversational local terms for traditional, independent cloth merchants was highly challenging.
 - **Split-Shift Routine Management:** Strict scheduling was necessary to balance active retail counter invoicing and bulk wholesale billing during peak daytime trading hours, while utilizing quieter shifts for intensive inventory auditing and ledger reconciliation.

3.2 How The Encountered Problems Were Addressed at Machhapuchchre Bank Limited

This section outlines how theoretical frameworks, industry literature, and hands-on solutions were applied to overcome the operational bottlenecks identified at both Machhapuchchre Bank Limited and Shah Textiles.

A. Machhapuchchre Bank Limited (MBL)

To address the core problem of "Manual Documentation and High Customer Volume" at the Kumaripati branch, I focused on methods that enhance operational fluidity and bridge the technical knowledge gap.

3.2.1 Literature Review & Application

- **Digital Transformation and Operational Efficiency:** Simkhada (2024) emphasizes that digital transformation in Nepalese commercial banks is progressing toward omni-channel strategies but remains dependent on employee readiness to bridge traditional and digital workflows. In response to the high TAT in account opening, I restructured the manual pre-sorting workflow for KYC forms, acting as a critical bridge between the customer's physical documentation and the bank's digital entry requirements.
- **Compliance and Risk Mitigation:** Nepal Rastra Bank (2024) directives emphasize that maintaining financial stability requires a risk-based approach at the branch level, supported by sound governance and internal disclosure standards. Restricted from direct system access, I focused on strengthening physical internal controls. By ensuring manual registers for debit cards and chequebooks were 100% accurate, I supported the branch's internal audit standards, enabling authorized staff to perform secure digital entries without reconciliation errors.
- **Addressing KYC Documentation Bottlenecks:** Industry research (Everest Bank Limited, 2025; NRB, 2024) indicates that manual KYC procedures introduce risks of human error and prolonged processing times that degrade customer satisfaction. To mitigate this, I developed a 'pre-verification checklist' based on current NRB requirements. This ensured all customer documents were verified before appraisal, reducing the transparency gap and accelerating Credit Officer decision-making (Campra et al., 2020).
- **Credit Risk Management:** Aryal (2023) and Bhattarai (2019) demonstrate that a decline in credit asset quality in Nepalese commercial banks frequently originates from structural weaknesses in the initial documentation and credit analysis phase. I applied this insight by meticulously organizing loan files and identifying missing signatures or expired documents during the pre-processing stage, thereby acting as an early-warning filter to protect the branch's credit portfolio risk profile.

B. Shah Textiles (Puja Impex)

To address the core problem of "Manual Documentation and High Customer Volume," I focused on techniques that improve operational fluidity, eliminate manual entries, and bridge the technical trade knowledge gap in medium-scale commercial environments.

- **Digital Supply Chain Transition and Operational Efficiency:** Regional research on small and medium enterprises (SMEs) emphasizes that the structural transition toward digital record-keeping remains highly dependent on staff readiness to bridge traditional manual practices and automated workflows. In response to high turnaround times in wholesale processing, I restructured the pre-sorting workflow for inbound shipment bills, optimizing transactional handoffs between physical deliveries and the firm's accounting records.
- **Internal Controls and Risk Mitigation:** Financial governance guidelines for medium-scale trading houses highlight that maintaining trading stability requires strict internal physical checks and credit control mechanisms at the warehouse level to prevent stock leakages. Since interns lack direct master access to primary accounting files, I focused on physical internal controls. By ensuring that manual registers for fabric rolls and daily wholesale cash receipts were entirely accurate, I supported the company's accounting standards, enabling authorized staff to perform secure ledger updates without reconciliation errors.
- **Addressing Inventory Log Bottlenecks:** Academic studies on industrial distribution networks indicate that manual material logging procedures introduce significant risks of human error and increased order processing time, negatively affecting client satisfaction. To address this, I developed a 'pre-verification material checklist' based on the firm's sourcing requirements. This ensured all inbound fabric bundles were physically verified for yardage metrics before being shelved, reducing inventory transparency gaps and accelerating manager delivery authorizations.
- **Trade Credit Risk Management:** General commercial analysis of trading firms demonstrates that a decline in asset quality and liquidity frequently originates from a lack of rigorous tracking during the initial invoice aging phase. I applied this insight by meticulously organizing client credit files and identifying payment delays or unbacked invoices during the bookkeeping stage, thereby acting as an early-warning filter to support the firm's cash flow profile.

3.2.2 Managing personal challenges

This section highlights the tactical adjustments and personal strategies implemented to overcome day-to-day functional hurdles across both internship rotations.

A. Machhapuchchhre Bank Limited (MBL)

- **Adopting a Triage Approach for High Floor Volume:** To survive the intense customer influx at the Kumaripati branch, I introduced a systematic "triage" step. By instantly separating quick-fix client requests (e.g., account balance inquiries or debit card collections) from highly time-consuming consultations (e.g., complex commercial loan applications), I maintained professional composure, managed floor traffic, and reduced overall customer wait times.
- **Creating a Legal Reference Template:** To overcome early confusion regarding complex Nepalese land appraisal files, I built a personal document reference guide. By cross-examining cleared, successful past credit applications against pending folders, I quickly mastered the structural verification patterns required for *Lalpurja* maps and municipal blueprints.
- **Overcoming Communication Barriers via Local FAQ Scripts:** Explaining institutional banking guidelines to customers with limited financial literacy was a recurring hurdle. I structured a conversational "Frequently Asked Questions" mental script in simple, conversational language, omitting advanced banking jargon to explain central bank KYC parameters and digital mobile app navigation using relatable everyday analogies.
- **Utilizing a Rotational Split-Shift Schedule:** To balance my overlapping duties between CSD and Credit without compromising work quality, I applied a strict split-shift mentality. High-traffic morning windows (11:00 AM – 2:00 PM) were dedicated entirely to front-desk customer problem-solving, leaving the quieter late afternoon blocks open to handle exhaustive loan documentation indexing.

B. Shah Textiles (Puja Impex)

- **Implementing a Customer Floor Triage Step:** The warehouse and retail showroom operated under unpredictable commercial rushes. I applied a strict operational triage method during busy periods, prioritizing fast resolutions (e.g., pulling a single retail saree unit or checking active trade ledger credit lines) while setting aside deep-dive actions (e.g.,

auditing multiple denim fabric rolls or drafting lengthy multi-page wholesale invoices) for strategic lulls.

- **Formulating an Import Reference Matrix:** Real-world cross-border trade documentation is exceptionally complex. To streamline my understanding, I created an administrative reference guide by systematically matching old, custom-cleared freight folders against new inbound invoices, accelerating my ability to verify packing lists, border declarations, and transport manifests.
- **Translating Textile Jargon for Local Merchants:** Communicating technical fabric dimensions—such as material weight metrics (GSM), warp-and-weft orientations, and dye-lot numbers—to traditional independent cloth merchants presented a significant communication barrier. I developed a conversational script using simplified garment examples and local trade equivalents, ensuring clients grasped credit terms and physical properties clearly.
- **Balancing Split Rotational Workloads:** Managing Phase 1 (Finance & Bookkeeping) alongside Phase 2 (Inventory Control) required disciplined time blocking. I dedicated the chaotic morning and early afternoon trading hours to active counter sales tracking, primary billing, and payment processing, while reserving the quieter early mornings and late afternoons for physical inventory auditing and intensive ledger balancing.

3.3 Recommendations to Machhapuchchhre Bank Limited (MBL)

This section presents actionable recommendations designed to optimize operational workflows and enhance the experiential learning framework for future interns, tailored to the unique environments of both institutions.

A. Machhapuchchhre Bank Limited (MBL)

- **1. Implementation of Digital Self-Service Kiosks:** The Kumaripati branch experiences heavy front-office foot traffic. Installing digital self-service kiosks for non-financial tasks—such as statement printing, account balance inquiries, and initial digital KYC inputs—would significantly alleviate client congestion at the Customer Service Desk, reducing branch turnaround times.

- **2. Provision of a Simulation/UAT Environment:** To bridge the training gap caused by mandatory security restrictions on the Core Banking System (CBS), MBL should provide interns with read-only or User Acceptance Testing (UAT) environment access. This simulation would allow students to practice system entry and study the structural "Maker-Checker" risk mitigation workflow safely.
- **3. Setting Explicit Operational Deadlines:** Tasks during the rotation were occasionally assigned without definitive timeframes. Branch supervisors should establish formal deadlines for day-to-day administrative assignments—such as indexing credit file portfolios or updating card tracking logs—to build professional urgency and sharpen an intern's time management skills.
- **4. Inclusion in Weekly Departmental Briefings:** Involving interns in weekly branch briefings regarding commercial deposit targets, digital product rollouts, or updated central bank (NRB) compliance circulars would provide essential strategic context. Understanding the macro objectives behind daily clerical tasks dramatically enhances professional engagement.
- **5. Utilizing Digital Screens for Documentation Checklists:** To eliminate customer information asymmetry on the floor, the branch's waiting area display screens should feature dynamic, visual checklists detailing the mandatory paperwork required for account openings, renewals, and retail loan underwriting.
- **6. Activating Localized Corporate Social Responsibility (CSR):** MBL should strengthen its urban brand footprint by hosting localized financial literacy workshops and savings seminars within the Kumaripati community, fulfilling central bank CSR parameters while solidifying grassroots institutional trust.

B. Shah Textiles (Puja Impex)

- **1. Transitioning to an Integrated POS and Inventory ERP:** To eliminate time-consuming manual bookkeeping and distribution delays, the firm should implement a barcode-driven Point of Sale (POS) and Enterprise Resource Planning (ERP) system. Automating stock deductions by material classification (Denim vs. Saree) would minimize manual billing errors and optimize order fulfillment rates.

- **2. Creating a Dedicated Training Spreadsheet Ledger:** Because access to live, high-stakes accounting assets must remain restricted, management should design a sandboxed "Training Spreadsheet Ledger" using historic, anonymized trading data. This would allow interns to safely practice complex commercial double-entry, credit aging analytics, and invoice reconciliation.
- **3. Establishing Structured Daily Task Timelines:** Setting clear, time-bound operational windows for administrative tasks—such as logging inbound freight metrics by 11:00 AM or updating accounts receivable aging reports before close-of-business—would teach interns to prioritize high-volume workloads in a fast-paced retail trading hub.
- **4. Integration into Weekly Commercial Trade Reviews:** Future interns should attend weekly operational reviews where inventory stock levels, shifting seasonal apparel buying trends, and cross-border customs adjustments are discussed, allowing them to see how back-end logistics impact macro corporate profitability.
- **5. Erecting Clear B2B Order Requirement Boards:** To resolve ongoing client coordination delays, prominent printed display boards detailing mandatory B2B order requirements, PAN/VAT certificate copies, and valid bank deposit slip protocols should be positioned at both the retail counter and warehouse dispatch desks.
- **6. Elevating Industry Branding via Trade Associations:** Shah Textiles should actively engage with domestic textile exhibitions, chamber of commerce events, and clothing manufacturing seminars in Nepal. This external market engagement would rapidly elevate the young brand extension's industry credibility, network reach, and wholesale B2B client acquisition.

3.4 What I Have Learned During My Internship

The cooperative training tenures at Machhapuchchhre Bank Limited and Shah Textiles served as transformative milestones, bridging the gap between university business coursework and ground-level economic realities. The distinct institutional frameworks of each workplace yielded a well-rounded suite of professional competencies.

A. Machhapuchchhre Bank Limited (MBL)

- **Professional Banking Etiquette and Workflow Awareness:** Observing authorized banking personnel provided vital exposure to the rigorous "Maker-Checker" data validation workflow. Assisting with operational branch logs and administrative tracking registers significantly enhanced my functional Microsoft Excel competencies.
- **Regulatory Compliance (KYC & AML):** Working directly with client onboarding files reinforced the legal weight of central bank (NRB) documentation protocols. I sharpened my attention to detail by cross-checking client identification metrics, citizenship records, and primary signatures to maintain tight risk compliance.
- **Financial Property Analysis and Credit Underwriting:** My rotation with the Credit Department demystified complex land ownership files. I learned to analyze critical credit-backing documentation—such as *Lalpurja* (land certificates) and *Tiro Rasid* (tax receipts)—while evaluating applicant files through the lens of the traditional "5 Cs of Credit."
- **High-Volume Communication and Conflict Resolution:** Operating on the high-traffic Kumariapati branch floor built strong front-office interpersonal skills. I mastered the art of translating intricate financial mechanisms into accessible local dialogue while preserving an empathetic, professional demeanor with disgruntled walk-in clients.
- **Interdepartmental Harmony and Strict Punctuality:** Managing daily tasks under banking cut-off times highlighted the interdependence of the Customer Service, Cash, and Credit divisions. Sorting hundreds of active debit cards and clearing files within strict hourly windows instilled absolute time discipline and accuracy.

B. Shah Textiles (Puja Impex)

- **Commercial Accounting and Ledger Awareness:** Working within the bookkeeping division provided practical exposure to wholesale billing, invoice workflows, and revenue mapping. I learned how physical textile distribution flows update commercial ledger positions while building advanced Excel templates to calculate accounts receivable aging metrics.

- **Trade Credit Control and Liquidity Risk Analysis:** I observed how flexible credit terms drive wholesale business volume, balanced against the necessity of strict collection timelines. I developed an analytical eye for spotting cash flow risks by tracking outstanding balances against agreed-upon payment deadlines.
- **Logistics Documentation and Inventory Analysis:** Warehousing rotations translated textbook supply chain concepts into real-world applications. I gained immediate experience analyzing complex international trade documents, including border customs clearances, manufacturing freight manifests, and fabric quality (GSM) packing sheets during physical stock counts.
- **Client Relationship Management (CRM) and B2B Communication:** Interacting with diverse market actors—ranging from everyday retail buyers to industrial garment manufacturers—honed my business communication. I learned to clearly convey technical production metrics and resolve shipping delays while protecting corporate client relationships.
- **Cross-Functional Supply Chain Coordination:** Fulfilling high-volume commercial orders proved that business sustainability depends on synchronous coordination. I analyzed how the back-office accounting desk, warehouse handlers, and third-party transport operators must communicate seamlessly to eliminate shipping and billing discrepancies.
- **Time Management Under Seasonal Fluctuations:** Managing inventory during peak wedding and festival manufacturing rushes provided firsthand experience in fast-paced retail environments. I managed competing tasks—such as fabric cutting, wholesale bundle assembly, and order dispatching—under tight, real-time deadlines.

3.5 How I Applied Classroom Knowledge to My Work

This section analyzes how foundational business, finance, and marketing theories learned in the classroom were practically executed and validated across both corporate operational environments.

A. Machhapuchchhre Bank Limited (MBL)

- **Internal Controls and the Accounting Cycle:** In the classroom, the "Maker-Checker" workflow and segregation of duties are studied as abstract risk-reduction concepts. At the Kumaripati branch, these principles were actively visible through the strict operational

boundaries between the front-office Customer Service Department (the "Makers" who collect and pre-verify client files) and authorized bank officers (the "Checkers" who audit and execute live data entries into the system). This clear separation prevents internal fraud, isolates human error, and ensures the absolute accuracy of financial source data before it modifies the bank's digital ledgers.

- **The 5 Cs of Credit Framework:** Theoretical credit evaluation models became entirely tangible within the Credit Department. Rather than assessing hypothetical risk profiles, I witnessed the practical application of the **5 Cs of Credit** by cross-referencing a borrower's legal and financial indicators:
 - **Character & Capacity:** Evaluated by auditing verified monthly income streams and formal tax clearance certificates to ensure legal repayment capability.
 - **Capital & Conditions:** Analyzed via corporate bank statements and prevailing macroeconomic interest rate trends in Nepal.
 - **Collateral:** Practically scrutinized by organizing engineering evaluation reports, property blueprints (*Naksa Pass*), and official land ownership certificates (*Lalpurja*), ensuring the bank maintains an ironclad secondary source of repayment.
- **The 7 Ps of Service Marketing:** In a competitive retail financial market, a commercial bank cannot differentiate itself solely on its core product offerings (e.g., standard savings accounts). Applying the extended marketing mix—specifically **People, Process, and Physical Evidence**—proved that the efficiency of the branch's "Process" (such as minimizing the turnaround time for a chequebook issue to under 5 minutes) combined with the competence of its "People" (how professionally an intern de-escalates floor customer friction) directly dictates consumer retention and brand loyalty.

B. Shah Textiles (Puja Impex)

- **Operational Internal Controls and Bookkeeping:** At Shah Textiles, textbook internal control frameworks were adapted to a fast-paced trading environment to mitigate material shrinkage and financial leakage. This was structurally achieved by establishing a strict operational wall separating the warehouse logistics staff (who physically unbox, log, and measure inbound fabric rolls) from the core accounting division (who reconcile invoices

and approve trade credit lines). This friction ensures that physical inventory volumes perfectly match digital ledger assets, preventing unauthorized stock distributions.

- **The Cash Conversion Cycle and the 7 C's of Credit:** In wholesale commerce, granting trade credit is an essential revenue driver, yet it introduces significant liquidity risks. To safeguard working capital and maintain a healthy cash conversion cycle, I applied an expanded **7 C's of Credit** framework to evaluate domestic wholesale fabric buyers and garment manufacturers:
 - **Character:** Auditing the buyer's historic repayment punctuality and market reputation across the local merchant network.
 - **Capacity:** Analyzing the client's localized cash flow velocity to settle bulk fabric invoices within standard terms.
 - **Capital:** Verifying the operational scale and machinery footprint of their apparel manufacturing facilities.
 - **Collateral:** Backing large-scale fabric orders with verified corporate bank guarantees or structural legal ties to the parent firm, *Puja Impex*.
 - **Conditions:** Accounting for highly erratic seasonal demand fluctuations, festival buying spikes, and cross-border shipping delays at the Birgunj customs entry point.
 - **Continuity:** Evaluating the multi-generational financial stability and operational lifespan of long-standing regional cloth merchants.
 - **Control:** Implemented by cross-referencing physical transport gate passes with cleared accounts receivable logs and tracking payment delay trends against standard net credit days.

3.6 Special Skills and New Knowledge Gained

The cooperative education program across two distinct industries accelerated my professional growth, providing me with a versatile set of specialized skills tailored for careers in corporate banking and international trade.

A. Machhapuchchhre Bank Limited (MBL)

- **KYC and Compliance Expertise:** I gained specialized operational knowledge of Know Your Customer (KYC) and Anti-Money Laundering (AML) regulations under the strict

mandates of Nepal Rastra Bank (NRB). Learning to audit primary documents and verify client files for regulatory compliance is a highly valued risk management skill in the banking industry.

- **Legal and Land Documentation Literacy:** I developed the distinct analytical ability to interpret complex Nepalese land ownership and property documents necessary for credit appraisal. Understanding the practical significance of *Lalpurja* (land certificates), *Naksa Pass* (approved blueprints), *Tiro Rasid* (tax receipts), and *Charkilla* (four-boundary disclosures) provided a strong foundation in commercial credit underwriting.
- **Digital Banking Ecosystem Proficiency:** Educating branch clients on the "Smart Banking" mobile app and setting up QR-based payment solutions gave me a forward-looking understanding of retail client migration, paperless financial services, and branchless banking mechanics.

B. Shah Textiles (Puja Impex)

- **Trade Ledger Compliance and Auditing:** I acquired technical expertise in B2B accounting setups, standard invoicing checks, and trade credit terms. Learning to identify billing discrepancies and mapping accounts receivable ledgers perfectly against physical bank deposit records is a specialized competence critical to wholesale commerce.
- **Textile Logistics and Sourcing Literacy:** I developed the capacity to navigate complex cross-border logistics documentation. I moved past textbook definitions to master real-world trade files, including border customs declarations, Indian factory packing slips, transport manifests, and technical fabric metrics (such as GSM density classifications and dye-lot numbering matrixes).
- **Modern Inventory Management Optimization:** Working inside the distribution center provided hands-on experience with wholesale supply networks. I developed the skills needed to systematically balance physical inventory count variations against digital ledgers, optimize warehouse layouts, and map stock levels directly to seasonal market demand shifts to mitigate material shrinkage.

C. Core Professional Attributes Gained (Combined Takeaways)

- **Operational Resilience:** Navigating the high-traffic retail banking floor at MBL and managing the intense, fast-paced wholesale order rushes at Shah Textiles during peak buying seasons drastically enhanced my stress management. I learned to preserve strict mathematical accuracy and analytical composure in high-pressure corporate environments.
- **B2B Relationship Management:** Interacting daily with experienced branch managers, central bank inspectors, industrial garment manufacturers, and traditional cloth merchants sharpened my negotiation and interpersonal skills. I learned how to utilize professional communication as a strategic tool for retaining clients and maintaining corporate trust.



CHAPTER 4

CONCLUSION

In this final chapter, I present a summary of my internship experience at Machhapuchchhre Bank Limited (MBL), an evaluation of my professional growth, the limitations encountered during the study, and strategic recommendations for both the bank and the university's co-op program.

4.1 Highlights of Co-Op Studies at MBL

Machhapuchchhre Bank Limited:

This report summarizes the operational and credit-related roles I performed as an intern at a leading Class 'A' commercial bank in Nepal. It details the practical application of banking theories, specifically how front-end customer service and back-end credit documentation form the backbone of a financial institution. The internship allowed me to bridge the gap between classroom theories and the professional workspace. Concepts such as the **5 Cs of Credit**, **KYC/AML compliance**, and **Service Marketing (7 Ps)** were directly applied in my daily tasks at the Kumaripati branch. Despite being an intern without system access. Overall, the experience was a profound introduction to the disciplined and high-pressure environment of the Nepalese banking sector.

Shah Textiles:

The internship allowed me to bridge the gap between classroom academic theories and the professional commerce workspace. Fundamental management concepts such as the 5 Cs of Credit appraisal, working capital cash-conversion cycles, risk hedging via line diversification, and Service Marketing (the 7 Ps) were directly applied in my daily tasks at the Shah Textiles facilities. Despite operating under structural parameters that restricted direct managerial account modifications for security reasons, I successfully navigated the manual and administrative prerequisites of commercial textile trading, ensuring that the daily workflow for dispatch handlers, delivery networks, and senior accounting staff remained streamlined, organized, and error-free.

4.2 Evaluation of Work Experience

My dual-tenure internship across both the banking and commercial trading sectors proved to be a highly rewarding experience, fostering a significant transition from an academic student to a grounded corporate professional.

4.2.1 Self-Assessment and Evaluative Insights

Machhapuchchhre Bank Limited (MBL)

- **What I Learned & How I Grew:** I realized that retail financial products are not just mechanical tools, but vital vehicles for economic trust. Translating complex corporate spreads and compliance jargon into plain language for walk-in depositors forced me to develop acute empathy and clear communicative agility. Professionally, my mindset evolved regarding risk; I learned that institutional safety is built from the ground up through daily physical internal controls. Acting as a manual data verification filter taught me that the integrity of high-level digital asset reporting relies entirely on the precision of the initial human touchpoint.
- **What I Would Do Differently:** Retroactively, I realize I spent too much time focusing on the manual speed of paperwork processing during peak hours. If I could re-enter this rotation, I would be more structurally proactive in observing how senior personnel manage customer emotional friction and use localized floor bottlenecks to upsell digital banking solutions.

Shah Textiles (Puja Impex)

- **What I Learned & How I Grew:** Operating within a fast-paced trading environment demystified the abstract concept of market demand curves and the cash conversion cycle. I discovered that a medium-scale firm's survival depends completely on its immediate operational liquidity and localized agility. Managing B2B trade lines taught me to look past strict numerical indicators and evaluate soft commercial attributes, such as market reputation and multi-generational business continuity. My strategic problem-solving capacity sharpened as I learned to manage high-volume supply chain friction, erratic cross-border customs dates, and material physical preservation simultaneously.

- **What I Would Do Differently:** In hindsight, I focused too narrowly on immediate inventory metrics and bookkeeping entries. I should have taken greater initiative to analyze the broader macroeconomic relationship between the parent company (*Puja Impex*) and this new brand extension, specifically how legacy trade goodwill is structurally leveraged to capture new competitive market share.

4.2.2 Self-Assessment as a Budding Professional

The Reality of Corporate Operational Dynamics

The most significant professional milestone was discovering how corporate structures maintain operational integrity. Navigating the rigid, heavily monitored hierarchical environment of a Class 'A' commercial bank paired with the lean, highly adaptive management system of an emerging trading house provided a balanced view of organizational behavior.

At MBL, experiencing the practical execution of the "**Maker-Checker**" workflow reshaped my understanding of corporate accountability. Even when restricted from live system modifications, observing how data entries must traverse independent verification tiers taught me why operational friction is explicitly engineered into corporate ecosystems to mitigate systemic fraud and human error. Conversely, at Shah Textiles, working directly under entrepreneurial leadership demonstrated how strategic internal checks and split-shift time allocation preserve capital asset health in an un-automated market.

Ultimately, this dual exposure successfully achieved my overarching training objectives. I emerged with a thoroughly verified professional roadmap, an expanded network of corporate and commercial mentors, and a deep appreciation for the disciplined work ethics required to sustain long-term institutional trust in Nepal's economic landscape.

4.3 Limitations of My Co-Op Studies

Despite the overall success and productivity of the cooperative training program, several external, structural, and operational factors bounded the overall depth of my study across both internship placements.

A. Machhapuchchhre Bank Limited (MBL)

- **System Access and Data Confidentiality:** As banking is a highly regulated sector governed by strict Nepal Rastra Bank (NRB) privacy mandates, I was restricted from direct access to the live Core Banking System (CBS). While this structural barrier limited my hands-on practice to manual "pre-processing" workflows, it highlighted the "Paper-to-System" bridge. I observed how the integrity of a Class 'A' bank's digital ledger depends entirely on the precision of the physical KYC and loan files prepared at the front desk.
- **Duration and Time Constraints:** The two-month duration of the internship was too brief to fully master the extensive credit underwriting framework. While I gained a thorough understanding of the initial client documentation and loan appraisal phase, the timeframe prevented me from observing long-term credit monitoring, portfolio stress-testing, and non-performing loan (NPL) recovery cycles.
- **Departmental Scope Restrictions:** My operational exposure was primarily confined to the Customer Service Department (CSD) and the retail Credit division. Due to this localized focus, I had minimal exposure to other vital components of a commercial banking ecosystem, such as corporate treasury management, centralized trade finance, or backend clearing house operations.
- **High-Volume Floor Pressure:** The Kumaripati branch is one of MBL's busiest urban hubs. During peak business hours, the relentless influx of walk-in customers meant that senior branch personnel had to prioritize rapid service delivery, limiting opportunities for in-depth, classroom-style mentoring or detailed theoretical debriefs.

B. Shah Textiles (Puja Impex)

- **System Access Limitations and Operational Security:** Because the commercial textile sector operates on sensitive credit limits, tiered wholesale pricing matrices, and legacy family financial records, I was restricted from master modification access to primary accounting tools and parent-firm (*Puja Impex*) financial keys. This restriction illuminated the "Paper-to-Ledger" bridge, showing how the accuracy of corporate financial statements relies heavily on the precise checking of physical inbound invoices, packing slips, and transport gate passes.

- **Time Constraints and Short Evaluation Window:** A two-month period was insufficient to fully grasp the long-term patterns of macro trading. Although I mastered the daily accounts receivable aging phase, the restricted timeframe prevented me from observing multi-month credit collection patterns, quarterly inventory turnover shifts, or legal debt enforcement routines.
- **Departmental Scope Restrictions:** My training footprint was tightly bounded within the functional channels of Finance & Bookkeeping and Inventory Control. Due to the lean corporate structure of this medium-scale firm, I had minimal involvement in high-level cross-border trade mechanics, such as complex Letters of Credit (LC) banking negotiations or regional retail marketing campaign rollouts.
- **High-Volume Seasonal Pressures:** The Shah Textiles distribution warehouse and counter floors experience intense operational rushes during peak manufacturing timelines and cultural wedding seasons. The constant pressure of packing bulk wholesale bundles and managing shipping logistics meant that supervisors had to dedicate early hours to floor operations, reducing the time available for formal, abstract business strategy mentoring.

4.4 Comprehensive Recommendations

Based on the operational bottlenecks, workflow constraints, and systemic challenges observed during my dual-tenure internship, the following consolidated, actionable recommendations are offered to optimize organizational efficiency and refine future internship frameworks.

A. Machhapuchchhre Bank Limited (MBL)

1. Operational Flow and Automation Enhancements

- **Implementation of Front-Office Digital Kiosks:** The Kumaripati branch experiences severe lobby congestion during peak hours. Installing self-service digital kiosks for non-financial administrative actions—such as statement printing, account balance inquiries, and initial digital KYC data inputs—would drastically reduce queue volume at the Customer Service Desk (CSD), allowing branch personnel to prioritize complex client advisory tasks.
- **Proactive Visual Documentation Checklists:** To bridge the persistent customer information asymmetry on the floor, the branch’s waiting area digital display screens should

prominently feature dynamic, step-by-step checklists detailing the exact paperwork required for retail account openings, business renewals, and loan underwriting. Pre-conditioning walk-in clients ensures they are fully prepared before reaching the counter, effectively minimizing repeat visits and floor bottlenecks.

- Localization of Corporate Social Responsibility (CSR): MBL should actively enhance its neighborhood brand presence and community trust by sponsoring hyper-local financial literacy workshops, savings seminars, and basic digital banking tutorials within the Kumaripati area. This targeted outreach directly fulfills central bank (NRB) social mandates while driving grassroots customer acquisition.

2. Internship Program Enhancements

- Deployment of a Sandboxed Simulation/UAT Profile: To bridge the functional learning gap created by mandatory security restrictions on the live Core Banking System (CBS), management should design a read-only or User Acceptance Testing (UAT) environment. This would give future interns a secure space to practice database inputs and study the bank's engineered "Maker-Checker" verification loops without risking live financial infrastructure.
- Structured Cross-Departmental Rotations: Rather than binding students exclusively to CSD and retail credit, the branch should enforce a systematic rotation program. Future interns should spend allocated windows navigating alternative core divisions—including the Cash counter, Remittance desk, Clearing house, and basic Treasury operations—to guarantee a truly holistic view of Class 'A' banking mechanics.
- Establishment of Time-Bound Assignment Windows: Supervisors should attach explicit, formal daily deadlines to delegated administrative tasks, such as compilation windows for credit portfolios or card tracking registries. Introducing structured timelines instills a healthy sense of professional urgency and sharpens an intern's workplace time-management skills.

B. Shah Textiles (Puja Impex)

1. Operational Flow and Automation Enhancements

- Transition to an Integrated, Barcode-Driven POS/ERP Platform: To replace time-consuming manual bookkeeping and resolve order dispatch bottlenecks, the enterprise must transition to an integrated Enterprise Resource Planning (ERP) and Point of Sale (POS) software. Utilizing individual fabric roll barcodes to automate inventory deductions by classification (such as denim rolls vs. retail saree yardage) would eliminate manual tracking errors, simplify ledger auditing, and lower fulfillment turnaround times during high-volume peak market seasons.
- Erecting Prominent B2B Order and Credit Criteria Boards: To streamline coordination with trade buyers and avoid processing delays, clear, large-format printed requirement boards should be displayed at both the central retail counter and the warehouse dispatch desk. Proactively highlighting mandatory B2B transaction rules—such as the submission of verified PAN/VAT certificates or matching bank deposit slips—ensures clients arrive fully prepared, optimizing daily order flow.

2. Internship Program Enhancements

- Development of a Duplicated Spreadsheet Training Ledger: Because direct access to active commercial accounting portals and parent-company (*Puja Impex*) financial keys must remain restricted for security reasons, management should formulate a standalone, sandboxed spreadsheet training template. Populating this file with historic, completely anonymized transaction data would provide interns with an experiential environment to master double-entry accounting entries, credit aging matrix calculations, and cash flow reconciliation safely.
- Broadening the Scope of Field and Logistics Rotations: To provide a comprehensive view of the macro textile supply chain, the enterprise should expand its training footprint past traditional office parameters. Future interns should be integrated directly into advanced external touchpoints, such as tracking cross-border customs documentation pipelines at the Birgunj border, analyzing regional transport delivery routes, and participating in bulk factory procurement planning alongside executive leadership.
- Setting Explicit Daily Timelines for Deliverables: Supervisors should assign explicit, rigid daily windows for key clerical responsibilities—such as compiling inbound freight metrics by 11:00 AM or generating accounts receivable aging reports two hours before close-of-

business. This practice fosters deep professional accountability and balanced split-shift scheduling habits in a fast-paced retail trading hub.

Internship Completion Certificate



Machhapuchchhre Bank Limited

माछापुच्छ्रे बैंक लिमिटेड

(नेपाल राष्ट्र बैंकबाट 'क' वर्गको इजाजतपत्रप्राप्त संस्था)

1031568

Ref No: 2467/HR/2082-83
Date: 22 April, 2026

Internship Completion Certificate

This is to certify that **Mr. Mohit Tiwari** has successfully completed internship in this Bank from 9 February, 2026 to 8 April, 2026. He was placed at Customer Service Department of Kumaripati Branch, Lalitpur, where he was exposed to the basic functions of the Department.

During the internship period, his performance was found to be satisfactory and we wish him very best for his future endeavors.

Thanking You,



Authorized Signatory
Human Resource Department

SHAH TEXTILES

Kathmandu, Nepal

VAT NO: 139596845 Phone No: 9818779350

To Whom It May Concern,

This is to certify that Mohit Tiwari has successfully completed his internship program at Shah Textiles. The duration of this internship was from April 1 to May 27.

During his time with us, Mohit demonstrated a strong willingness to learn and execute his responsibilities effectively. We found his overall performance, conduct, and dedication to the assigned tasks to be good, making him a positive presence within our team.

We wish him the very best in all his future academic and professional endeavors.

Rajan Kumar Shah

Chief Executive Office



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Appendix



Figure 12: Completing tasks at workdesk



Figure 13: Customer service desk at Machhapuchhchre Bank



Figure 14 : Exterior view of Machhapuchchhre Bank Limited Kumariapati Branch



Figure 15: Bank counter at MBL Kumariapati Branch



Figure 16: A picture from my workdesk at Shah Textiles



Figure 17: Office layout at Shah Textiles



Figure 18: A full view of Shah Textiles office at Kalimati, Lalitpur

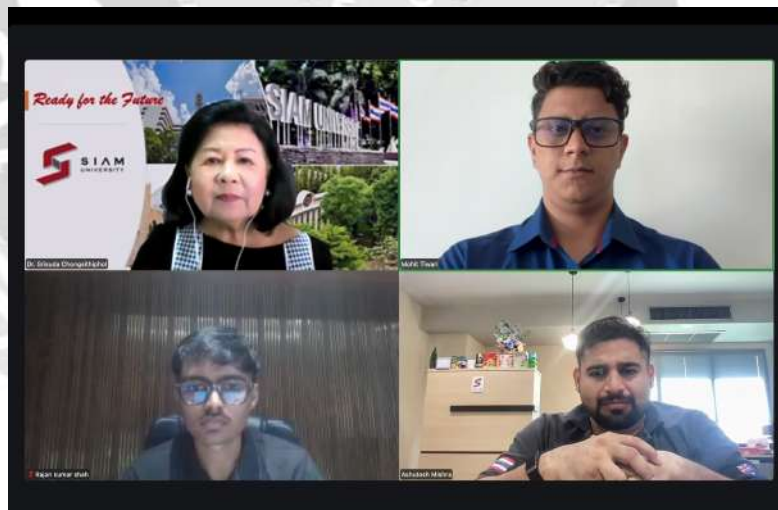


Figure 19: Internship report presentation

Weeks:	Key Responsibility Areas:
Week 1	Learning About customer service, client query management training and understanding the rules of banking. During this period I had minimal responsibilities and was not exposed to a lot of conversation with customers
Weeks 2-4	Continued to work in the customer service department where my primary role was to assist customers with their queries, help new customers with their Account opening forms and carry out activities like maintaining logs, issuing chequebooks and debit/ credit cards
Weeks 4-8	During this period I was also positioned in the credit department where my primary role was to collect and organize the loan documents of the applicant, sort and file them according to their loan types, report them to my reporting officer and at the same time continue my activities in the customer service department as well.

Table 6: Orientation timeline of my internship at Machhapuchchhre Bank Limited

Weeks	Description of Core Operational Responsibilities
Week 9	<p>Learning about the corporate background, operational regulations, and supply chain network of Shah Textiles as a brand extension of Puja Impex. Focus was placed on studying internal trade logs, understanding standard credit line limits, and observing the administrative transitions from traditional family-run processes to modern systematic trading routines.</p>
Weeks 10–12	<p>Stationed primarily in the Finance and Bookkeeping division under direct supervision of the accounting team. Core responsibilities included managing primary accounts receivable ledgers, matching customer bank deposit slips against wholesale bills, and carrying out transactional data entry. Active support was provided in managing credit risk by applying the "7 C's of Credit" framework to analyze invoice aging logs and compile weekly outstanding-payment summaries for regional cloth merchants and commercial garment manufacturers.</p>
Weeks 13–15	<p>Rotated into the inventory and warehousing department to gain cross-functional exposure to supply chain logistics. Primary duties shifted to organizing inbound fabric rolls arriving from manufacturing mills in India and cross-checking freight metrics such as fabric weights (GSM) and dye-lot batches against border customs declaration paperwork. Responsibilities included supervising the physical sorting of raw textiles into bulk wholesale bundles, coordinating per-meter cutting lines for retail saree counter sales, and performing weekly physical stock counts to mitigate inventory shrinkage.</p>

<p>Week 16</p>	<p>Dedicated to cross-functional coordination, report compilation, and final internship reconciliation under the guidance of the Managing Director, Rajan Kumar Shah. Responsibilities included balancing physical inventory variations against digital data entry ledgers, cross-referencing transport gate passes with cleared accounts receivable logs, and compiling a comprehensive operational summary detailing branch bottlenecks and systemized solutions.</p>
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Table 7: Orientation timeline of my internship at Shah Textiles



Interns CV

MOHIT TIWARI

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Professional Summary

BBA graduate with Finance and Investment as majors with experience in business operations, reporting, and digital marketing. Strong in Microsoft Excel, financial statement analysis, financial reporting, and market research, with basic graphic design skills. Seeking an internship or trainee role in finance, business analysis, operations, or consulting.

Core Skills

Financial Statement Analysis (Income Statement, Balance Sheet, Cash Flow), Basic Financial Modeling, Investment Research, Budgeting and Cost Analysis, Microsoft Excel (Advanced), PowerPoint, Data Analysis, Basic Graphic Designing (Canva), Market Research, Communication, Team Coordination.

Professional Experience

- **Admissions & Promotions Assistant - Lalitpur Engineering College, Nepal** (June 2022 - May 2024) Supported admissions operations, Excel-based reporting, digital marketing campaigns, and presentation preparation.
- **Subham Shree Construction Company** (September 2022 - August 2025) Family-Owned Business Position: Operations & Accounts Assistant
- **Admissions Support & Marketing Assistant - Pinnacle College, Nepal** (May 2023 - August 2023) Handled student inquiries, applications, database management, and marketing support.
- **Operations and Finance Intern - Machhapuchhre Bank Limited** (February 2026) Supported daily branch operations including account opening, KYC verification, and transaction processing. Assisted the finance team with documentation and basic reports, while gaining hands-on exposure to core banking systems and compliance procedures.

Education

Bachelor of Business Administration (BBA) - Finance & Investment, Kathmandu College of Management (Affiliated to Siam University, Bangkok, Thailand) (Expected 2026)

Higher Secondary Education (Grade 12), Modern Indian School (2022)

Projects & Achievements

First Runner-Up - Stock Pitching Competition; Co-author of an internationally accredited research paper; Completed equity research and valuation analysis as part of coursework.

Languages: Nepali: Native | English: Fluent | Thai: Learning

