



## **Cooperative Education Report**

A Study on Customer Service and Operational Practices at Muktinath Bikas Bank Limited.

**Submitted By:**

Anshul Kumar Agrawal

Student ID: 6508040079

**This report is submitted in Partial Fulfillment of the  
requirements for Cooperative Education**

**Faculty of Business Administration**

**Academic Semester, 2/2025**

**Siam University**

**Title:** A Study on Customer Service and Operational Practices at Muktinath Bikas Bank Limited.

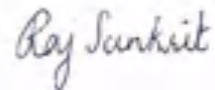
**Written By:** Mr. Anshul Kumar Agrawal

**Faculty:** Bachelor of Business Administration (Finance and Investment)

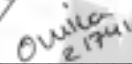
**Academic Advisor:** Mr. Raj Sankrit

We have approved this cooperative education report as partial fulfillment of the cooperative education program semester 2/2025.

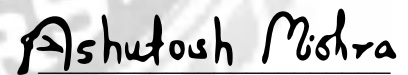
**Oral Presentation Committee**



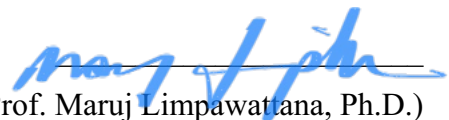
(Mr. Raj Sankrit)  
Academic Advisor



(Mrs. Zonika Khakurel )  
Job Supervisor, Operational Incharge



(Mr. Ashutosh Mishra)  
Cooperative Education Committee



(Asst. Prof. Maruj Limpawattana, Ph.D.)  
Vice President and Director of the Cooperative Education Department

**Project Title:** A Study on Customer Service and Operational Practices at Muktinath Bikas Bank Limited.

**Credits:** 5

**Prepared by:** Mr. Anshul Kumar Agrawal

**Academic Advisor:** Mr. Raj Sankrit

**Degree:** Bachelor of Business Administration

**Major:** Finance & Investment

**Faculty:** Business Administration Semester/ Academic Year: 2/2025

### **Abstract**

This report presents the experience and learning outcomes of a co-operative internship completed at Muktinath Bikas Bank Limited, Head Office, Lazimpat, Kathmandu, as part of the Bachelor of Business Administration (BBA) in Banking and Investment program at Siam University. The internship was undertaken from February 1, 2026, to May 2026 in the Customer Service Department under the supervision of Mrs. Zonika Khakurel. The major responsibilities included assisting customers with account opening, cheque book issuance, document verification, customer inquiries, and front desk operations. The internship provided practical exposure to banking procedures, customer service management, and the use of banking software systems. This report discusses the organization, assigned responsibilities, learning experiences, challenges encountered, and recommendations. Overall, the internship enhanced my professional skills and provided valuable insight into real-world banking operations.

**Keywords:** *banking operations, customer service, internship, cooperative education, development banking.*

## **Acknowledgement**

I would like to extend my sincere gratitude to Siam University and Kathmandu College of Management for providing me with this opportunity of cooperative education program to apply academic knowledge in a professional setting, contributing greatly to my personal and professional development. I would like to express my heartfelt appreciation to my Academic Advisor, Mr. Raj Sankrit for his continuous guidance, encouragement, and support throughout the internship period.

I would like to express my sincere gratitude to Muktinath Bikas Bank for providing me with the opportunity to complete my co-operative internship at its Head Office located in Lazimpat, Kathmandu.

I am especially thankful to my supervisor, Mrs. Zonika Khakurel, Operational Incharge, for her continuous guidance, support, and encouragement throughout the internship period. Her supervision and professional advice greatly contributed to my learning and overall experience within the organization.

I would also like to extend my sincere appreciation to my colleagues, Mrs. Surakshya Paudel and Mrs. Sabina Adhikari, for their constant support, cooperation, and guidance during my internship. Their assistance and friendly working environment helped me learn practical banking operations more effectively and made my internship experience more comfortable and meaningful.

In addition, I would like to thank all the staff members of the Customer Service Department for their cooperation, assistance, and willingness to share their knowledge and practical experience with me throughout the internship period.

Anshul Kumar Agrawal

Student ID: 6508040079

## Table of Contents

<b>Abstract .....</b>	<b>3</b>
<b>Acknowledgement.....</b>	<b>4</b>
<b>Chapter 1: Introduction .....</b>	<b>6</b>
1.1 Company Profile .....	6
1.1.1 Mission of the Company .....	6
1.1.2 Vision of the Company.....	7
1.1.3 Slogan of the Company .....	7
1.1.4 Strategies of the Company.....	7
1.1.5 Principles of the Company .....	8
1.2 Organizational Structure .....	9
1.2.1 Diagram of the Organizational Structure .....	9
1.2.2 My Job Position.....	10
1.2.3 Job Position in the Organizational Structure .....	10
1.3 Intention and Motivation to Choose this Company .....	11
1.4 Strategic Analysis of the Company.....	11
1.4.1 SWOT Analysis of Muktinath Bikas Bank .....	11
1.4.2 PESTEL Analysis of Muktinath Bikas Bank .....	13
1.4.3. Porter's 5 Model Analysis of Muktinath Bikas Bank .....	14
1.5 Objectives of the Co-operative Studies.....	15
<b>Chapter 2: Co-op Study Activities .....</b>	<b>19</b>
2.1 My Job Description.....	19
2.2 Job Responsibilities and Work Duties .....	19
2.3 Activities in Coordinating with Co-workers .....	21
2.4 Job Process (Work Process Explanation).....	21
2.5 Contributions as a Co-Op Student .....	23
<b>Chapter 3: Learning Process .....</b>	<b>24</b>
3.1 Problems/Issues of the Company .....	24
3.2 How to Solve the Problems.....	24
3.3 Recommendations to the Company .....	25
3.4 What I Have Learned During the Co-Op Studies .....	26
3.5 How I Applied Knowledge from Coursework to Real Working Situations .....	27
3.6 Special Skills and New Knowledge Learned from This Co-Op Studies .....	28
<b>Chapter 4: Conclusion.....</b>	<b>30</b>
4.1 Summary of Highlights of the Co-Op Studies at This Company .....	30
4.2 Evaluation of the Work Experience .....	30
4.3 Limitations of the Co-Op Studies .....	31
4.4 Recommendations for the Company.....	31
<b>References.....</b>	<b>33</b>
<b>Appendices .....</b>	<b>34</b>
Appendix I. Weekly Report .....	34
Appendix II. Photographs of Internship.....	43

## Chapter 1: Introduction

Muktinath Bikas Bank is a national-level development bank in Nepal established on 3 January 2007 under the regulation of Nepal Rastra Bank. The bank initially started as a regional development bank and later expanded into a national-level financial institution.



*Figure 1: Muktinath Bikas Bank Ltd. logo and slogan*

### 1.1 Company Profile

Muktinath Bikas Bank is a national-level development bank in Nepal, committed to providing inclusive, accessible, and customer-oriented financial services. Headquartered in Lazimpat, Kathmandu, the bank plays a significant role in promoting financial inclusion by extending its services to both urban and rural populations.

The bank offers a wide range of financial services, including deposit accounts, loans, remittance services, and digital banking solutions. It has established a strong presence in the Nepali banking sector through its customer-focused approach and continuous expansion.

#### 1.1.1 Mission of the Company

The mission of Muktinath Bikas Bank is to provide reliable, accessible, and efficient banking services while promoting financial inclusion and supporting economic development in Nepal.

### ***1.1.2 Vision of the Company***

The vision of the bank is to become one of the most trusted and leading development banks in Nepal by delivering innovative financial solutions and maintaining high standards of customer satisfaction.

### ***1.1.3 Slogan of the Company***

The slogan of Muktinath Bikas Bank is “जनता बैंकमा होइन, बैंक जनतामा जानुपर्छ”, which translates to “**The bank should go to the people, not the people to the bank.**”

This slogan reflects the bank’s commitment to financial inclusion and customer accessibility. It emphasizes the idea that banking services should be easily available to people from all regions, including rural and underserved communities. Through this philosophy, Muktinath Bikas Bank aims to bring modern banking facilities closer to customers and make financial services more convenient, reliable, and accessible for everyone.

### ***1.1.4 Strategies of the Company***

The bank follows a combination of competitive and growth-oriented strategies, including:

- ***Customer-Centered Strategy:*** The bank focuses on providing quality customer service and building long-term relationships with customers. It aims to improve customer satisfaction by offering fast, reliable, and convenient banking services.
- ***Financial Inclusion Strategy:*** Muktinath Bikas Bank follows the principle of making banking services accessible to everyone, especially people living in rural and underserved areas. The bank continues to expand its branches and services across Nepal to reach a wider population.
- ***Digital Banking Strategy:*** The bank promotes the use of modern banking technology such as mobile banking, internet banking, QR payments, and digital transactions. It also uses banking software systems like Pumori to improve operational efficiency and service quality.

- *Business Expansion Strategy*: The bank aims to strengthen its market presence by increasing its customer base, expanding branch networks, and introducing new financial products and services according to customer needs.
- *Risk Management and Compliance Strategy*: Muktinath Bikas Bank follows the rules and regulations of Nepal Rastra Bank and maintains proper risk management practices to ensure safe and secure banking operations.
- *Employee Development Strategy*: The bank encourages employee growth through training, skill development, and professional learning opportunities to improve productivity and service quality.
- *Sustainable Growth Strategy*: The bank focuses on long-term growth by maintaining financial stability, improving operational efficiency, and supporting sectors such as agriculture, small businesses, and entrepreneurship in Nepal.

Through these strategies, Muktinath Bikas Bank plays a vital role in ensuring sustainable growth and competitiveness in the banking industry.

### ***1.1.5 Principles of the Company***

While conducting business, the bank follows the ethical principles to ensure the highest business standards.

- Conduct and govern all business activities with integrity, ensuring they are ethical and transparent.
- Offer products and services that are sustainable and safe for both people and the environment.
- Respect and promote the well-being of all employees and all other stakeholders.
- Respect the interests of all stakeholders and be responsive to their needs.
- Provide value to its customers in a responsible manner.
- Comply with all applicable laws, rules, regulations, and directives issued by the government and regulatory bodies

## 1.2 Organizational Structure

Muktinath Bikas Bank operates under a hierarchical organizational structure with clearly defined roles and responsibilities. The structure includes senior management, departmental heads, and operational staff.

### 1.2.1 Diagram of the Organizational Structure

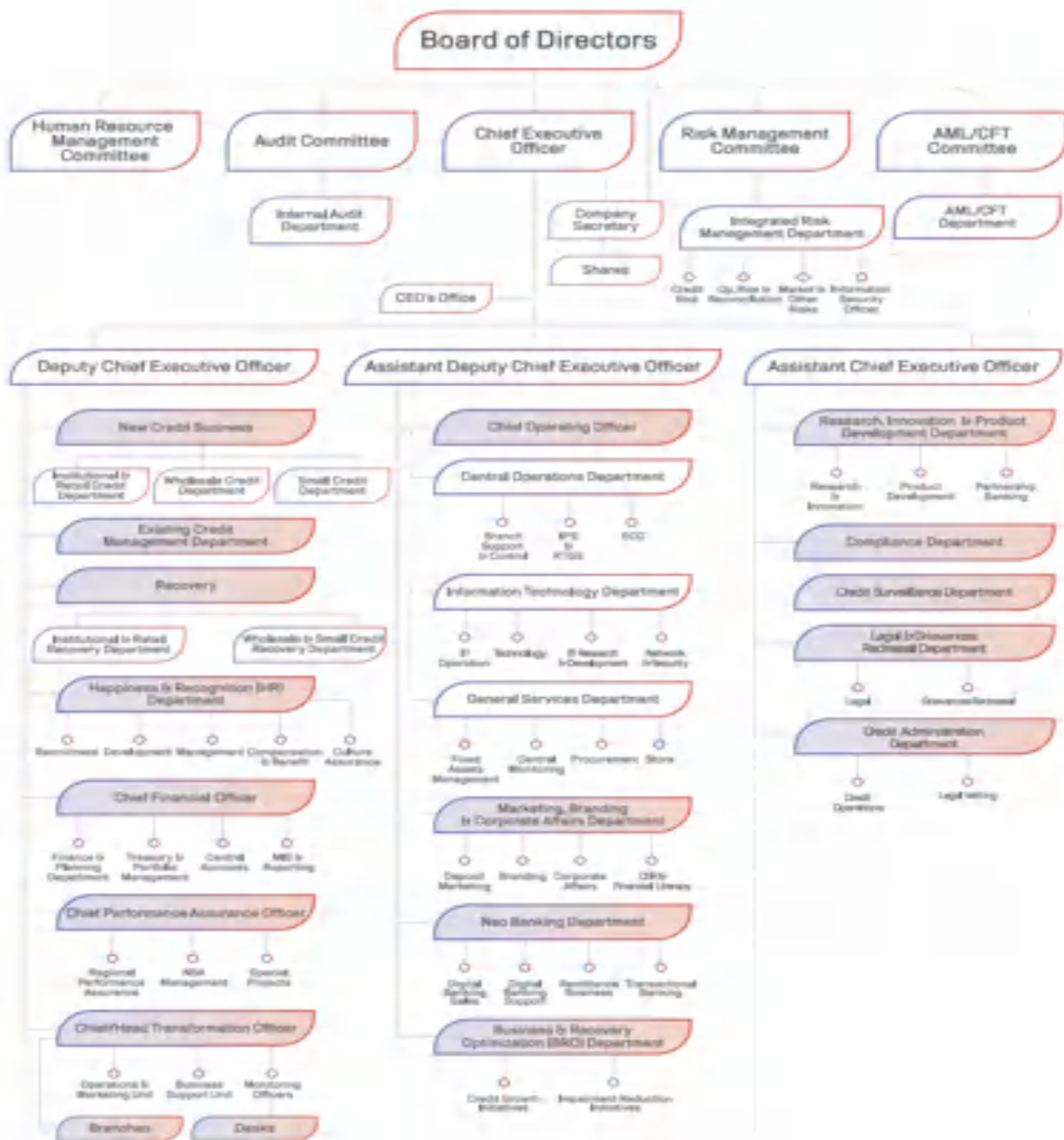


Figure 2: Organizational Structure of Muktinath Bikas Bank

### ***1.2.2 My Job Position***

I completed my internship as a Front Desk Intern in the Customer Service Department (CSD) at the Head Office (Lazimpat Branch) of Muktinath Bikas Bank Limited. In this role, I was primarily responsible for assisting in day-to-day front desk operations and supporting customer service activities to ensure smooth and efficient service delivery.

My duties included receiving and welcoming customers in a professional manner, understanding their queries, and directing them to the relevant departments for further assistance. I also supported the handling of general inquiries related to bank services, account information, documentation requirements, and basic procedural guidance. In addition, I assisted in managing visitor records, maintaining proper documentation, and ensuring that customer information was handled with confidentiality and care.

I was also involved in helping customers with filling out forms, verifying basic details, and providing guidance on service procedures such as account opening support, cheque-related inquiries, and digital banking assistance. Furthermore, I observed and supported the coordination between the front desk and other departments to ensure timely resolution of customer issues.

Through this position, I gained practical exposure to professional banking operations, customer handling techniques, and the importance of accuracy, discipline, and communication in a financial institution.

### ***1.2.3 Job Position in the Organizational Structure***

As a Front Desk Intern, I operate at the entry level within the Customer Service Department. My role primarily involves assisting customers and supporting daily front desk operations.

I directly report to the Operational Incharge, **Mrs. Zonika Khakurel**, who also acts as my internship supervisor. She provides guidance, assigns tasks, and ensures that my work aligns with the bank's operational procedures.

My role serves as an important connection between customers and the bank, as I assist in handling inquiries, documentation, and service facilitation.

### **1.3 Intention and Motivation to Choose this Company**

I chose Muktinath Bikas Bank Limited for my cooperative internship due to its strong reputation and established presence in Nepal's banking sector, particularly in the development banking segment. The bank is widely recognized for its commitment to financial inclusion, customer-centric services, and its continuous efforts to expand banking access across both urban and rural areas of the country. This made it a highly suitable institution for gaining meaningful and practical exposure to real-world banking operations.

In addition, Muktinath Bikas Bank's focus on service quality, digital transformation, and operational efficiency further influenced my decision, as it provided an environment where I could observe modern banking practices closely. Being part of a development bank allowed me to understand how financial institutions contribute not only to individual customers but also to broader economic development through support for small businesses, entrepreneurs, and underserved communities.

Moreover, I was motivated by the learning opportunities available within the Customer Service Department, where direct interaction with customers and exposure to various banking procedures could help strengthen my communication skills, professional behavior, and understanding of banking systems. My primary objective was to enhance my practical knowledge, develop essential workplace skills, and gain a deeper understanding of how banking operations are carried out in a structured and professional environment.

### **1.4 Strategic Analysis of the Company**

#### ***1.4.1 SWOT Analysis of Muktinath Bikas Bank***

SWOT analysis is a strategic tool used to identify the internal strengths and weaknesses of an organization along with the external opportunities and threats it faces.

Strength	Weakness
<p><i>Strong Brand Reputation</i> Muktinath Bikas Bank has established itself as one of the leading development banks in Nepal. Its customer-oriented services and expanding network have helped build trust among customers.</p>	<p><i>Limited International Exposure</i> As a development bank, Muktinath Bikas Bank mainly focuses on domestic operations and has limited international presence compared to larger commercial banks.</p>
<p><i>Wide Branch Network</i> The bank operates branches across different regions of Nepal, including rural and underserved areas. This helps the bank reach a larger customer base and support financial inclusion.</p>	<p><i>Dependency on Manual Documentation</i> Although digital systems are used, many banking procedures still require physical forms and manual verification, which may slow down service delivery.</p>
<p><i>Customer-Centered Services</i> The bank focuses on providing efficient and accessible banking services. Employees prioritize customer satisfaction through quick response and support.</p>	<p><i>High Customer Traffic During Peak Hours</i> At busy times, especially in the Customer Service Department, managing a large number of customers can become difficult and may increase waiting time.</p>
<p><i>Growing Digital Banking Services</i> Muktinath Bikas Bank provides digital services such as mobile banking, internet banking, QR payments, and ATM facilities. The use of systems like Pumori software also improves operational efficiency.</p>	<p><i>Limited Internship Rotation</i> Interns may not always receive exposure to multiple departments, limiting broader practical learning opportunities.</p>
<p><i>Experienced Management and Staff</i> The bank has trained employees and experienced management teams that help maintain smooth operations and quality customer service.</p>	

Opportunities	Threats
<p><i>Expansion of Digital Banking</i> The increasing use of smartphones and internet services in Nepal creates opportunities for the bank to expand digital banking facilities.</p>	<p><i>Intense Competition</i> The banking sector in Nepal is highly competitive, with many commercial and development banks offering similar services.</p>
<p><i>Increasing Financial Literacy</i> As more people become aware of banking services, the demand for financial products such as savings accounts, loans, and online banking continues to grow.</p>	<p><i>Technological Changes</i> Rapid technological advancements require continuous investment in digital systems and cybersecurity.</p>
<p><i>Rural Market Growth</i> Many rural areas in Nepal still lack sufficient banking access. The bank has opportunities to expand its services and customer base in these regions.</p>	<p><i>Regulatory Changes</i> Changes in policies and regulations from Nepal Rastra Bank may impact banking operations and profitability.</p>
<p><i>Support for SMEs and Agriculture</i> Growing demand for small business and agricultural financing provides opportunities for the bank to expand lending services.</p>	<p><i>Economic Instability</i> Inflation, economic downturns, or political instability may affect customer savings, borrowing, and overall banking activities.</p>

Table 1: SWOT Analysis

#### 1.4.2 PESTEL Analysis of Muktinath Bikas Bank

A. Political: The banking sector in Nepal is highly influenced by government policies and regulations issued by Nepal Rastra Bank. Political stability plays an important role in maintaining investor confidence and smooth banking operations. Government policies related to interest rates, taxation, financial inclusion, and digital banking directly affect the activities of Muktinath Bikas Bank.

B. Economic: Economic conditions such as inflation, unemployment, interest rates, and economic growth significantly influence banking operations. When the economy is stable, customers are more likely to save money and take loans. However, economic instability can reduce customer spending and increase loan default risks. Foreign remittance inflows and business growth in Nepal also positively affect the banking sector.

C. Social: Changes in customer lifestyle, financial awareness, and education levels affect the demand for banking services. People are becoming more financially aware and prefer modern, convenient banking facilities such as mobile banking and online transactions. The bank also benefits from increasing public trust in formal financial institutions. Population growth and urbanization further increase the demand for banking services.

D. Technological: Technology plays a major role in modern banking operations. Muktinath Bikas Bank uses digital systems like Pumori banking software to manage customer information and operational activities efficiently. The growth of digital banking, mobile applications, QR payments, and online services creates opportunities for faster and more convenient banking. However, banks must also invest in cybersecurity and system upgrades to protect customer information.

E. Environmental: Banks are increasingly encouraged to adopt environmentally friendly practices such as reducing paper usage and promoting digital transactions. Natural disasters, which are common in Nepal, may also affect banking operations and customer activities in certain regions. The bank can support sustainable development by financing environmentally responsible projects and promoting green banking practices.

F. Legal: Muktinath Bikas Bank must comply with banking laws and regulations established by Nepal Rastra Bank and other government authorities. These include regulations related to customer verification, anti-money laundering policies, financial reporting, and data protection. Failure to comply with legal requirements may lead to penalties and reputational damage.

#### ***1.4.3. Porter's 5 Model Analysis of Muktinath Bikas Bank***

A. Competitive Rivalry (High): Competition in Nepal's banking industry is very high. Many commercial banks, development banks, finance companies, and cooperatives compete to attract customers. Banks compete through interest rates, customer service quality, branch expansion,

and digital banking facilities. Muktinath Bikas Bank must continuously improve its services to remain competitive.

B. Threat of New Entrants (Low to Moderate): Entering the banking sector requires large capital investment, government approval, and compliance with strict regulations. Because of these high requirements, the threat of new banks entering the industry is relatively low. However, fintech companies and digital financial service providers are gradually increasing competition.

C. Bargaining Power of Customers (High): Customers have many banking options available in Nepal. They can easily switch to another bank if they are dissatisfied with service quality, interest rates, or banking facilities. As a result, banks must focus on customer satisfaction, service quality, and innovation to retain customers.

D. Bargaining Power of Suppliers (Low): Suppliers in banking mainly include software providers, technology companies, and equipment vendors. Since banks have multiple supplier options available, suppliers generally have lower bargaining power. However, dependence on reliable technology systems means banks must maintain strong relationships with trusted software providers.

E. Threat of Substitutes (Moderate): Alternative financial services such as digital wallets, fintech applications, cooperatives, and informal lending systems can act as substitutes for traditional banking services. The increasing popularity of digital payment platforms creates competition for banks. Therefore, Muktinath Bikas Bank must continue improving its digital services to remain relevant and competitive.

### **1.5 Objectives of the Co-operative Studies**

The co-operative study program is designed to bridge the gap between academic learning and practical workplace experience. The internship at Muktinath Bikas Bank provided an opportunity to gain real-world exposure to banking operations, customer service practices, and professional work culture.

The major objectives of this co-operative study are explained below:

- To Gain Practical Knowledge of Banking Operations: One of the primary objectives of this co-operative study is to understand how banking activities are performed in a real

organizational environment. Although theoretical concepts related to banking, finance, and customer service are taught in academic courses, practical exposure helps in understanding how these concepts are applied in actual workplace situations. Through this internship, I was able to observe and participate in day-to-day banking activities such as account opening, cheque issuance, customer verification, documentation handling, and customer inquiry management. This practical exposure helped me understand operational procedures, workflow systems, and service standards followed in the banking sector.

- *To Develop Professional and Communication Skills:* Another important objective of the internship is to improve professional behaviour and communication abilities. Working in the Customer Service Department required regular interaction with customers, supervisors, and co-workers. This experience helped me improve my verbal communication, listening ability, interpersonal skills, and confidence while dealing with customers from different backgrounds. The internship also taught me workplace discipline, punctuality, responsibility, teamwork, and professional ethics, which are essential qualities in any professional environment.
- *To Understand Customer Service Management in Banking:* Customer service is one of the most important functions in the banking industry. This co-operative study aimed to provide a clear understanding of how banks manage customer relationships and ensure customer satisfaction. During the internship, I learned how customer queries are handled, how account-related services are processed, and how employees maintain professionalism while dealing with customer concerns. I also observed the importance of service quality, patience, and problem-solving in maintaining positive customer relationships. This objective helped me understand the significance of customer-centered banking services in building trust and organizational reputation.
- *To Apply Academic Knowledge in Real Workplace Situations:* The internship provided an opportunity to apply theoretical knowledge gained from the Bachelor of Business Administration (BBA) program in Banking and Investment at Siam University. Concepts related to banking operations, organizational behavior, business communication, customer relationship management, and management principles were applied in real workplace situations. This practical application helped strengthen my understanding of academic subjects and improved my ability to connect theory with

practice. The internship also helped identify the differences between classroom learning and real business operations.

- *To Gain Exposure to Organizational Structure and Work Culture:* Another objective of the co-operative study was to understand the organizational structure and working environment of a financial institution. Through this internship, I learned how departments coordinate with each other, how responsibilities are distributed among employees, and how operational activities are managed within the bank. I also gained exposure to workplace hierarchy, reporting systems, and professional relationships between employees and management. Understanding organizational culture helped me adapt to a professional environment and improve my ability to work within a team.
- *To Learn the Use of Banking Technology and Software:* Modern banking operations depend heavily on technology and digital systems. One of the objectives of this internship was to gain familiarity with banking software and technological tools used in daily operations. During the internship, I used the Pumori banking software system for customer-related processes and data handling. This experience improved my technical understanding of banking systems and showed how technology increases operational efficiency and service accuracy. The internship also highlighted the growing importance of digital banking in the financial sector.
- *To Improve Problem-Solving and Decision-Making Ability:* Working in a customer service environment required quick thinking, patience, and the ability to handle different situations professionally. This co-operative study aimed to improve my problem-solving ability by exposing me to real customer interactions and operational challenges. Through daily tasks and observations, I learned how employees manage customer concerns, coordinate with departments, and maintain service quality under pressure. This objective contributed to my personal growth and helped build confidence in handling workplace responsibilities.
- *To Prepare for Future Career Opportunities:* The internship also aimed to prepare me for future employment and career development in the banking and financial sector. By gaining practical experience, professional exposure, and workplace knowledge, I was able to better understand my career interests and future goals. The internship provided insight into the skills, responsibilities, and expectations required in the banking industry. This experience has helped me become more prepared for future professional opportunities and increased my interest in pursuing a career in banking and finance.

- *To Evaluate the Gap Between Theory and Practice:* One of the important objectives of co-operative education is to identify the difference between academic learning and practical implementation. While academic courses provide theoretical foundations, practical experience reveals the real challenges, procedures, and complexities involved in organizational operations. Through this internship, I was able to evaluate how banking theories and management concepts are applied in real situations and how organizations adapt to operational challenges. This objective helped enhance my critical thinking and understanding of practical business environments.
- *To Build Professional Confidence and Workplace Readiness:* The internship experience aimed to develop self-confidence and prepare students for professional life. Regular interaction with customers, handling responsibilities independently, and working within a professional environment improved my confidence level and workplace readiness. I became more comfortable communicating with professionals, managing tasks, and adapting to organizational expectations. This objective played an important role in my overall personal and professional development.

This report is important as it provides practical insights into the banking sector and enhances academic learning.

## Chapter 2: Co-op Study Activities

### 2.1 My Job Description

During my co-operative internship at Muktinath Bikas Bank, I have been working as a Front Desk Intern in the Customer Service Department (CSD) at the Head Office located in Lazimpat, Kathmandu.

My role mainly involves supporting customer service operations and assisting customers with various banking procedures. As a front desk intern, I work closely with customers and staff members to help ensure smooth daily operations within the department.

I directly report to Mrs. Zonika Khakurel, Operational Incharge of the department, who supervises my work and guides me throughout the internship period. My position has allowed me to gain practical exposure to banking operations, customer interaction, documentation handling, and professional workplace practices.

Through this role, I have developed communication skills, professionalism, teamwork, and a better understanding of customer service management in the banking sector.

### 2.2 Job Responsibilities and Work Duties

As a Front Desk Intern in the Customer Service Department, my duties and responsibilities include supporting customers, assisting staff members, and helping maintain efficient front desk operations within the bank.

My major responsibilities are as follows:

#### Customer Service Responsibilities

- Assisting customers with general banking inquiries and service-related questions
- Guiding customers regarding account opening procedures and required documentation
- Helping customers fill out forms and complete banking processes correctly
- Providing professional and polite customer support at the front desk

#### Account Opening Support

- Assisting customers in opening new bank accounts

- Verifying submitted documents such as citizenship copies and photographs
- Checking forms for completeness and accuracy before processing
- Supporting the account opening workflow within the department

#### *Cheque-Related Services*

- Assisting customers with cheque book requests
- Verifying account details before cheque issuance
- Supporting the preparation and processing of cheque-related services

#### *Documentation and Record Management*

- Maintaining proper documentation and customer records
- Assisting in organizing forms and operational documents
- Ensuring accuracy while handling customer information

#### *Software and System Handling*

- Using the Pumori banking software system for customer-related tasks and data entry
- Assisting with updating and maintaining customer information within the system

#### *Operational and Administrative Support*

- Managing customer flow during busy hours
- Coordinating with staff members and other departments when required
- Supporting daily operational activities within the Customer Service Department
- Assisting staff members with routine office and departmental tasks

#### *Professional Responsibilities*

- Maintaining professionalism and confidentiality while handling customer information
- Following the bank's rules, procedures, and workplace discipline
- Communicating effectively with customers and co-workers

Overall, these responsibilities have helped me gain practical knowledge of banking operations and improve my communication, organizational, and professional skills in a real working environment.

### **2.3 Activities in Coordinating with Co-workers**

Coordination and teamwork are very important in the banking sector, especially in the Customer Service Department where multiple tasks and customer requests are handled daily. During my internship at Muktinath Bikas Bank, I regularly coordinated with staff members from different sections to ensure smooth workflow and efficient customer service.

As a Front Desk Intern, I worked closely with Customer Service Officers while assisting customers with account opening procedures, cheque-related services, and documentation verification. Proper communication with staff members was necessary to avoid errors and ensure that customer requests were processed correctly and on time. I also coordinated with the Operations Department whenever approvals, document verification, or additional support were required. Since many banking services involve multiple steps and departmental involvement, teamwork played an important role in maintaining operational efficiency.

During busy hours, coordination among employees became even more important. Staff members supported each other by managing customer flow, handling inquiries, and ensuring that customers received timely assistance. Through this environment, I learned the importance of cooperation, mutual respect, and communication in achieving organizational goals. In addition, I regularly communicated with my colleagues, Mrs. Surakshya Paudel and Mrs. Sabina Adhikari, regarding assigned tasks, operational procedures, and customer handling methods. Their guidance helped me better understand workplace expectations and professional responsibilities.

This coordination experience improved my teamwork skills, workplace communication, and ability to work effectively within a professional environment.

### **2.4 Job Process (Work Process Explanation)**

The Customer Service Department at Muktinath Bikas Bank follows a structured process to ensure smooth and accurate service delivery to customers. During my internship, I observed and participated in several operational procedures related to customer service activities.

S.No.	Job	Process/Workflow
1.	Account Opening	<ul style="list-style-type: none"> <li>● Assisted customers with account opening procedures</li> <li>● Guided customers in filling account opening forms correctly</li> <li>● Verified required documents such as citizenship copies and photographs</li> <li>● Assisted in entering customer information into the Pumori system</li> <li>● Forwarded completed applications for approval and activation</li> <li>● Informed customers about related banking services and facilities</li> </ul>
2.	Cheque Book Issuance	<ul style="list-style-type: none"> <li>● Assisted customers with cheque book requests</li> <li>● Verified customer account details and requirements</li> <li>● Supported cheque request processing through the Pumori system</li> <li>● Coordinated with authorized staff for approval and issuance</li> <li>● Helped maintain accuracy and security during the process</li> </ul>
3.	Customer Inquiry Handling	<ul style="list-style-type: none"> <li>● Assisted customers with general banking inquiries and procedures</li> <li>● Provided guidance regarding forms, documentation, and services</li> <li>● Directed customers to appropriate departments when required</li> <li>● Helped resolve customer confusion regarding banking processes</li> <li>● Maintained professional and polite communication with customers</li> </ul>
4.	Documentation Verification	<ul style="list-style-type: none"> <li>● Checked customer documents for completeness and accuracy</li> <li>● Assisted in verifying identification documents and forms</li> <li>● Helped maintain proper documentation records</li> <li>● Ensured confidentiality while handling customer information</li> <li>● Supported compliance with banking procedures and regulations</li> </ul>

*Table 2: Job Process and Workflow*

## **2.5 Contributions as a Co-Op Student**

During my internship period at Muktinath Bikas Bank, I actively contributed to the daily operations of the Customer Service Department through various support activities and customer service responsibilities. One of my major contributions was assisting customers efficiently at the front desk. By helping customers with forms, account opening procedures, and inquiries, I supported smooth customer flow within the department, especially during busy working hours.

I also contributed by supporting staff members with documentation handling, record organization, and operational tasks. This helped reduce workload pressure and improved departmental efficiency. Another important contribution was maintaining professionalism and positive interaction with customers. Since customer satisfaction is an important aspect of banking services, maintaining a polite and helpful attitude contributed to a positive customer experience.

In addition, I assisted in ensuring accuracy while handling customer information and banking documents. Proper attention to detail helped reduce errors and supported smooth operational processes. Although my role was at the internship level, the experience allowed me to participate actively in the department's daily activities and contribute meaningfully to customer service operations.

## **Chapter 3: Learning Process**

### **3.1 Problems/Issues of the Company**

During my internship in the Customer Service Department (CSD) at Muktinath Bikas Bank, I observed several operational challenges related to customer service and front desk management.

One of the major issues is the high customer flow during peak banking hours, which often creates long waiting times for customers. Since the Customer Service Department handles account opening, cheque-related services, inquiries, and documentation, staff members are required to manage multiple tasks simultaneously. This sometimes affects service speed and increases pressure on employees.

Another issue is the dependency on manual verification and documentation processes. Although the bank uses the Pumori banking software system, many procedures still require physical forms and multiple approvals. This can slow down the processing time and increase the possibility of human error. Communication gaps between departments may also occasionally delay customer service completion. Customers sometimes need to move between different desks or departments for approvals and verification, which may reduce convenience and satisfaction.

In addition, as an intern, I noticed that practical exposure to multiple departments was limited despite the initial plan for rotational learning. Remaining only within the Customer Service Department reduced the opportunity to gain broader operational experience within the bank. These issues directly relate to my daily job processes, especially account opening, customer handling, and documentation management.

### **3.2 How to Solve the Problems**

Several measures can be implemented to improve operational efficiency and customer service quality within the bank.

First, improving digitalization and reducing dependency on paper-based documentation can help speed up processes. Expanding the use of digital forms, online verification, and automated approval systems through software like Pumori can minimize delays and improve accuracy.

Second, customer waiting time can be reduced by implementing a better queue management system and assigning staff according to peak hours. Additional front desk support during busy periods could improve workflow efficiency and customer satisfaction.

Third, interdepartmental communication can be strengthened through better coordination and standardized procedures. Regular meetings and clear communication channels between departments can reduce delays in approvals and service processing.

From discussions with staff members and observation of daily operations, operational efficiency and customer experience can significantly improve through process simplification and technological enhancement.

### **3.3 Recommendations to the Company**

Based on my learning experience and observations during the internship, I would like to provide several recommendations that may help improve the operational environment and service quality at Muktinath Bikas Bank.

- *Increase Digitalization and Paperless Banking:* The bank should continue promoting digital banking services and reduce dependency on manual paperwork. Increasing the use of online forms, digital approvals, and automated systems can help improve efficiency, reduce operational delays, and minimize errors. Paperless operations would also support environmental sustainability and improve customer convenience.
- *Improve Customer Flow Management:* During busy banking hours, managing large numbers of customers can become difficult. The bank can improve customer flow by:
  - Increasing front desk support during peak hours
  - Improving queue management systems
  - Providing clearer customer guidance and service information

These improvements would reduce waiting time and enhance customer satisfaction.

- *Strengthen Interdepartmental Coordination:* Better communication between departments would improve workflow and reduce service delays. The bank can establish more effective communication procedures and encourage regular coordination

among departments to ensure smooth operations. This would particularly help during processes requiring multiple approvals or departmental involvement.

- *Continue Staff Training and Development:* Regular employee training programs should continue to be prioritized, especially in areas such as:
  - Customer service management
  - Banking technology and digital systems
  - Communication skills
  - Operational efficiency

Continuous training helps employees improve their performance and adapt to technological changes within the banking industry.

- *Focus on Customer Relationship Management:* Customer satisfaction is one of the most important factors in banking success. The bank should continue maintaining strong customer relationships through:
  - Professional customer interaction
  - Quick service delivery
  - Effective problem-solving
  - Convenient digital banking services

Maintaining a customer-centered approach will help strengthen the bank's reputation and customer loyalty.

### **3.4 What I Have Learned During the Co-Op Studies**

- *Practical Understanding of Banking Operations:* During my internship at Muktinath Bikas Bank, I gained practical knowledge about how banking activities are carried out in a real working environment. I learned the procedures involved in account opening, cheque issuance, customer handling, document verification, and daily operational workflow within the Customer Service Department.
- *Customer Service and Communication Skills:* Working directly with customers helped me understand the importance of professionalism, patience, and effective communication in the banking sector. Daily interaction with customers improved my confidence, communication ability, and problem-solving skills while handling different customer situations.

- Workplace Discipline and Professional Ethics: The internship taught me the importance of punctuality, responsibility, confidentiality, teamwork, and maintaining professional behavior in the workplace. I learned how employees follow organizational rules and maintain ethical standards while handling customer information and banking operations.
- Technical Knowledge and Banking Software: Through exposure to the Pumori banking software system, I learned how digital systems are used to manage customer information and banking processes efficiently. This improved my understanding of technology used in modern banking operations.
- Understanding Organizational Structure and Teamwork: Observing coordination between departments and employees helped me understand workplace hierarchy, teamwork, and organizational workflow management. I learned how different departments work together to provide efficient banking services.
- Personal and Professional Development: Overall, the internship experience helped me bridge the gap between academic learning and practical implementation while improving my professional confidence, adaptability, and workplace readiness.

### **3.5 How I Applied Knowledge from Coursework to Real Working Situations**

- Application of Banking and Financial Knowledge: Theoretical concepts learned during my Bachelor of Business Administration (BBA) studies in Banking and Investment at Siam University helped me understand banking operations, customer service procedures, and account opening processes more effectively during the internship.
- Application of Business Communication Skills: Knowledge gained from business communication courses was useful while interacting with customers and staff members. I applied professional communication techniques while explaining procedures, handling inquiries, and assisting customers at the front desk.
- Application of Organizational Behavior and Management Concepts: Subjects related to organizational behavior and management helped me understand teamwork, workplace coordination, employee relationships, and organizational culture. Observing real workplace interactions strengthened my understanding of these academic concepts.
- Application of Professional Ethics and Customer Relationship Management: Theoretical knowledge regarding professionalism, ethics, confidentiality, and customer

relationship management was directly applicable during customer interactions and documentation handling within the bank.

- Connecting Theory with Practical Experience: The internship experience allowed me to understand how classroom knowledge is implemented in real business situations. It strengthened my practical understanding of banking operations and improved my ability to apply academic concepts in a professional environment.

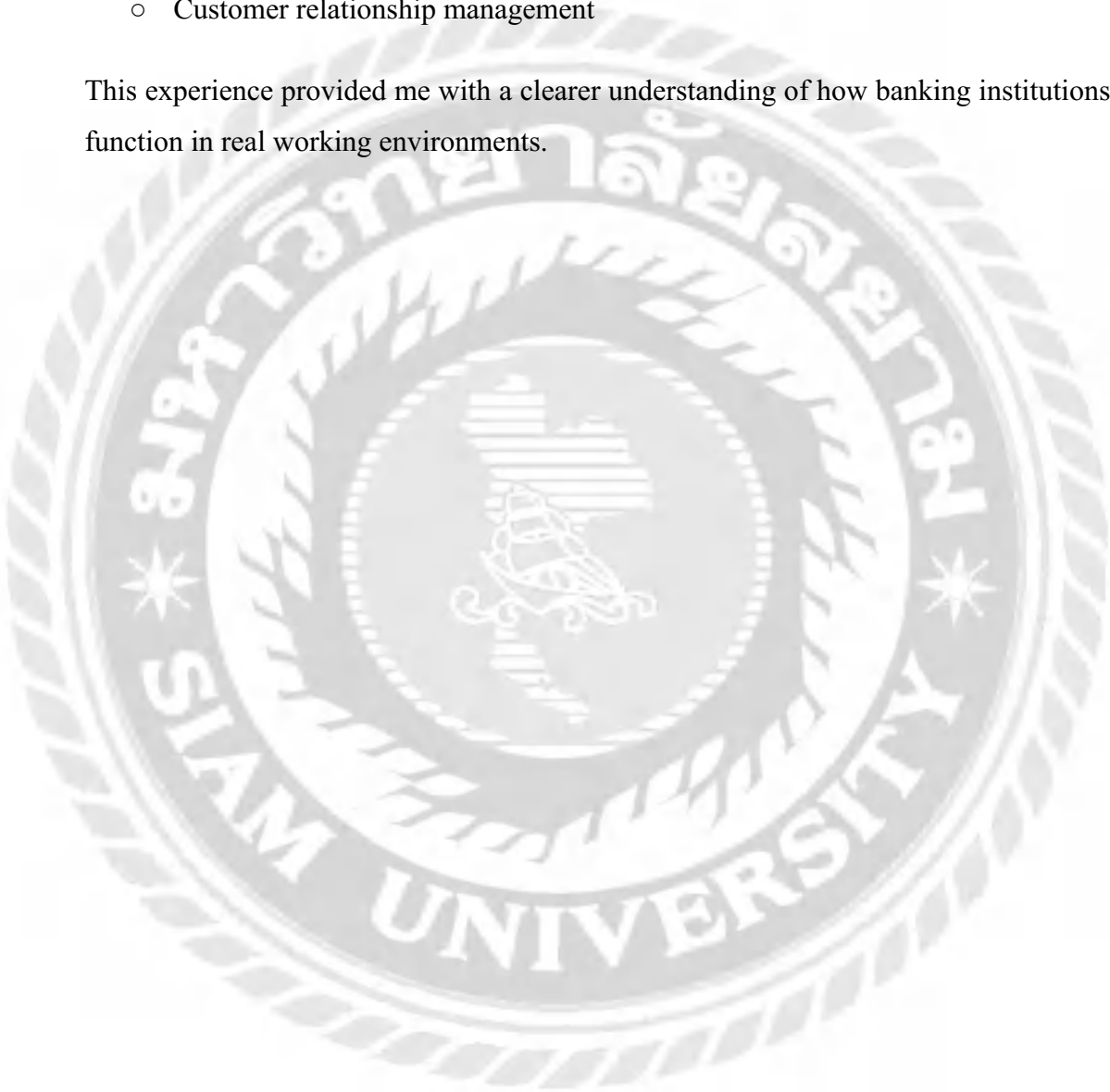
### **3.6 Special Skills and New Knowledge Learned from This Co-Op Studies**

The co-operative internship experience helped me develop several professional, technical, and interpersonal skills that will be valuable for my future career.

- Customer Service Skills: Through daily interaction with customers, I improved my ability to communicate professionally, listen carefully, and respond to customer needs effectively. I learned how to handle customer inquiries politely and maintain professionalism even during busy working hours.
- Communication and Interpersonal Skills: Working in the Customer Service Department required regular communication with customers, supervisors, and co-workers. This improved my verbal communication, confidence, teamwork, and interpersonal relationship skills.
- Technical and Software Skills: I gained practical exposure to the Pumori banking software system and learned how digital systems are used in banking operations for customer information management and service processing. This improved my technical understanding of banking technology and operational systems.
- Documentation and Verification Skills: I learned the importance of proper documentation handling, information verification, and operational accuracy within the banking environment. These responsibilities improved my attention to detail and organizational abilities.
- Professionalism and Workplace Ethics: The internship taught me workplace discipline, punctuality, responsibility, confidentiality, and professional behavior. I learned how employees maintain ethical standards and professionalism within a financial institution.
- Time Management and Multitasking: Managing multiple customer requests and supporting daily operational activities improved my ability to manage time effectively and work efficiently under pressure.

- Understanding of Banking Operations: Most importantly, I gained practical knowledge regarding:
  - Customer service operations
  - Account opening procedures
  - Cheque issuance process
  - Banking workflow and departmental coordination
  - Customer relationship management

This experience provided me with a clearer understanding of how banking institutions function in real working environments.



## **Chapter 4: Conclusion**

### **4.1 Summary of Highlights of the Co-Op Studies at This Company**

The co-operative internship at Muktinath Bikas Bank provided me with valuable practical exposure to the banking industry and significantly contributed to my personal and professional development. During the internship, I worked as a Front Desk Intern in the Customer Service Department at the Head Office located in Lazimpat, Kathmandu. My role mainly involved assisting customers with account opening procedures, cheque-related services, documentation handling, customer inquiries, and operational support activities.

Through this experience, I gained practical understanding of banking operations, customer service management, workplace communication, and organizational workflow. I also learned how digital banking systems such as Pumori software are used in day-to-day banking activities. Working under the supervision of Mrs. Zonika Khakurel helped me understand professional responsibilities, workplace discipline, and the importance of maintaining service quality within the banking sector.

Overall, the internship experience allowed me to connect academic learning with practical implementation while developing confidence, communication skills, and professional behavior.

### **4.2 Evaluation of the Work Experience**

My overall internship experience at Muktinath Bikas Bank was highly educational, practical, and professionally beneficial. The internship provided me with the opportunity to work in a real banking environment and observe how banking institutions operate on a daily basis. Through active participation in customer service activities, I was able to improve my communication skills, customer handling ability, teamwork, and understanding of operational procedures.

The working environment within the Customer Service Department was professional, cooperative, and supportive. Staff members and supervisors were helpful and provided guidance whenever necessary, which contributed positively to my learning experience. The internship also improved my confidence and workplace adaptability. Interacting with

customers from different backgrounds helped me become more patient, professional, and solution-oriented.

Although my role was mainly limited to the Customer Service Department, the experience still provided meaningful exposure to the banking sector and helped me better understand my future career interests in banking and finance. Overall, I consider this internship experience successful and highly valuable for my academic and professional growth.

#### **4.3 Limitations of the Co-Op Studies**

Despite the valuable learning experience, there were several limitations during the internship period.

One major limitation was the lack of departmental rotation. Although the internship plan initially included rotation across multiple departments over the 16-week period, I remained within the Customer Service Department throughout the internship. As a result, my practical exposure to other banking functions such as cash handling, credit operations, finance, and loan processing remained limited.

Another limitation was restricted access to sensitive banking operations and confidential information. Due to security and privacy regulations, interns are naturally limited in their involvement with certain operational activities. The busy working environment within the Customer Service Department also sometimes reduced opportunities for detailed learning discussions and observation, especially during peak banking hours when employees were focused on customer service delivery.

Additionally, as an intern, my responsibilities were mainly supportive in nature, which limited direct involvement in decision-making and higher-level operational activities. Despite these limitations, the internship still provided meaningful practical learning and professional exposure.

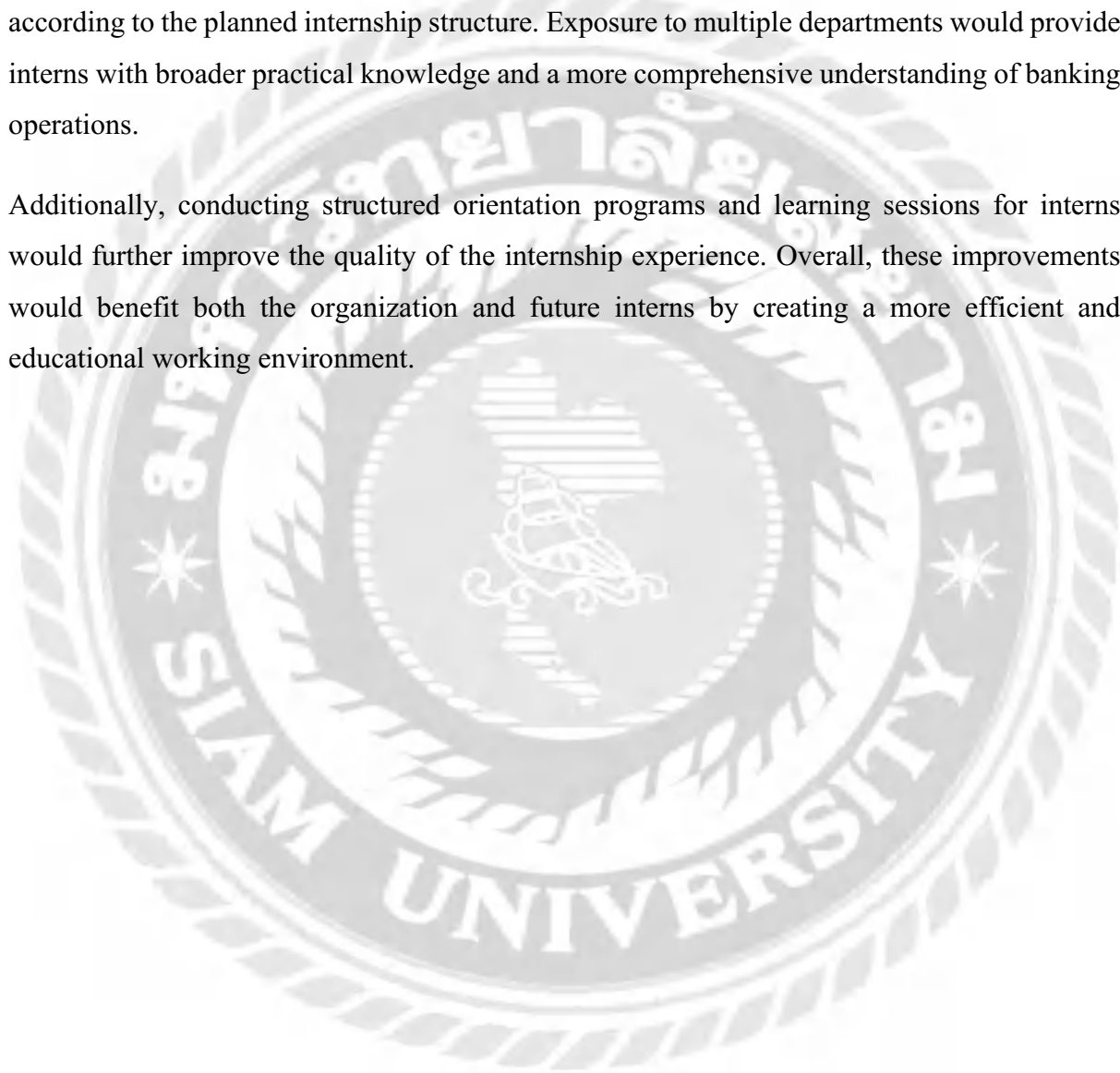
#### **4.4 Recommendations for the Company**

Based on my internship experience, I would like to recommend several improvements that may further enhance operational efficiency and internship learning opportunities within the bank.

The bank should continue strengthening digital banking systems and reducing dependency on manual paperwork to improve operational speed and customer convenience. Improving customer queue management during busy hours would help reduce waiting time and improve overall customer satisfaction. The bank should also strengthen coordination and communication between departments to ensure faster processing and smoother workflow.

Most importantly, future internship programs should ensure proper departmental rotation according to the planned internship structure. Exposure to multiple departments would provide interns with broader practical knowledge and a more comprehensive understanding of banking operations.

Additionally, conducting structured orientation programs and learning sessions for interns would further improve the quality of the internship experience. Overall, these improvements would benefit both the organization and future interns by creating a more efficient and educational working environment.



## References

*Muktinath Bikas Bank.* (n.d.). <https://www.muktinathbank.com.np/>



## Appendices

### Appendix I. Weekly Report

Name of Student: Anshul Kumar Agrawal

Name of Organization: Muktinath Bikas Bank Limited.

Name of Job Supervisor : Zonika Khakurel

Reporting Period: 1 February, 2026 - 29th May, 2026 ( 16 weeks )

**Week 1: Feb 1, 2026 - Feb 6, 2026**

Date	Day	Task Assigned
2026/02/01	Sunday	<b>Training:</b> Introduction to the bank's working environment, policies, and workplace rules
2026/02/02	Monday	<b>Training:</b> Observation of customer handling procedures and front desk operations
2026/02/03	Tuesday	Orientation regarding Customer Service Department (CSD) operations and responsibilities
2026/02/04	Wednesday	Introduction to banking forms, account opening requirements, and documentation procedures
2026/02/05	Thursday	Shadowed senior staff members to understand daily workflow and operational processes
2026/02/06	Friday	Assisted customers with general banking inquiries at the front desk

**Week 2: Feb 8, 2026 - Feb 13, 2026**

Date	Day	Task Assigned
2026/02/08	Sunday	- Assisted customers with general banking inquiries at the front desk - Shadowed senior staff members to understand daily workflow and operational processes
2026/02/09	Monday	- Guided customers regarding account opening forms and required documents - Learned the process of customer verification and documentation checking
2026/02/10	Tuesday	- Shadowed senior staff members to understand daily workflow and operational processes - Assisted staff members in organizing customer files and records
2026/02/11	Wednesday	- Observed cheque book request and issuance procedures - Assisted customers with general banking inquiries at the front desk
2026/02/12	Thursday	- Shadowed senior staff members to understand daily workflow and operational processes - Assisted staff members in organizing customer files and records

2026/02/13	Friday	- Guided customers regarding account opening forms and required documents
------------	--------	---

**Week 3: Feb 15, 2026 - Feb 20, 2026**

Date	Day	Task Assigned
2026/02/15	Sunday	HOLIDAY (Maha Shivaratri)
2026/02/16	Monday	- Assisted customers in filling account opening forms correctly - Shadowed senior staff members to assist with daily workflow and operational processes
2026/02/17	Tuesday	- Assisted customers in filling account opening forms correctly - Verified basic customer documents such as citizenship copies and photographs
2026/02/18	Wednesday	HOLIDAY (Gyalpo Lhosar)
2026/02/19	Thursday	HOLIDAY (Prajatantra Diwas)
2026/02/20	Friday	- Helped maintain proper filing and organization of account opening documents

**Week 4: Feb 22, 2026 - Feb 20, 2026**

Date	Day	Task Assigned
2026/02/22	Sunday	- Supported staff members during account registration procedures in the system - Assisted customers in filling account opening forms correctly
2026/02/23	Monday	- Assisted in maintaining daily customer records and operational documents - Learned procedures related to account updates and customer information verification
2026/02/24	Tuesday	- Shadowed senior staff members to assist with daily workflow and operational processes
2026/02/25	Wednesday	- Assisted customers with cheque book request procedures
2026/02/26	Thursday	- Supported staff members in handling customer service-related documentation
2026/02/27	Friday	- Continued learning operational workflow within the Customer Service Department

**Week 5: Mar 1, 2026 - Mar 6, 2026**

Date	Day	Task Assigned
2026/03/01	Sunday	- Handled basic customer inquiries regarding banking services and procedures - Supported staff members in handling customer service-related documentation
2026/03/02	Monday	HOLIDAY (Holi Festival)
2026/03/03	Tuesday	- Helped with printing and preparing the cheque book of 20 leaves for a customer - Shadowed senior staff members to assist with daily workflow and operational processes
2026/03/04	Wednesday	HOLIDAY (Election)
2026/03/05	Thursday	HOLIDAY (Election Day)
2026/03/06	Friday	HOLIDAY (Election)

**Week 6: Mar 8, 2026 - Mar 13, 2026**

Date	Day	Task Assigned
2026/03/08	Sunday	HOLIDAY (International Women's Day)
2026/03/09	Monday	- Assisted with customer data upload tasks using the Sanduk software
2026/03/10	Tuesday	- Observed internal operational procedures and approval processes - Coordinated with staff members regarding customer service workflow
2026/03/11	Wednesday	- Assisted with customer data upload tasks using the Sanduk software
2026/03/12	Thursday	- Assisted with customer data upload tasks using the Sanduk software
2026/03/13	Friday	- Assisted with customer data upload tasks using the Sanduk software

**Week 7: Mar 15, 2026 - Mar 20, 2026**

Date	Day	Task Assigned
2026/03/15	Sunday	- Helped with printing and preparing the cheque book of 50 leaves for a company - Coordinated with staff members regarding customer service workflow
2026/03/16	Monday	- Assisted with customer data upload tasks using the Sanduk software
2026/03/17	Tuesday	- Assisted with customer data upload tasks using the Sanduk software
2026/03/18	Wednesday	HOLIDAY (Ghode Jatra)

2026/03/19	Thursday	- Supported staff members during account registration procedures in the system - Assisted customers in filling account opening forms correctly
2026/03/20	Friday	- Supported staff members during account registration procedures in the system - Assisted customers in filling account opening forms correctly

**Week 8: Mar 22, 2026 - Mar 27, 2026**

Date	Day	Task Assigned
2026/03/22	Sunday	- Handled basic customer inquiries regarding banking services and procedures - Supported staff members in handling customer service-related documentation
2026/03/23	Monday	- Assisted staff members with document organization during internal audit procedures
2026/03/24	Tuesday	- Assisted staff members with document organization during internal audit procedures
2026/03/25	Wednesday	- Assisted customers in filling account opening forms correctly - Shadowed senior staff members to assist with daily workflow and operational processes
2026/03/26	Thursday	- Assisted with customer data upload tasks using the Sanduk software
2026/03/27	Friday	HOLIDAY (Ram Nawami)

**Week 9: Mar 29, 2026 - Apr 3, 2026**

Date	Day	Task Assigned
2026/03/29	Sunday	- Helped prepare and arrange customer files and operational records for verification - Observed compliance and documentation standards followed during audits
2026/03/30	Monday	- Handled basic customer inquiries regarding banking services and procedures - Supported staff members in handling customer service-related documentation
2026/03/31	Tuesday	- Assisted with customer data upload tasks using the Sanduk software
2026/04/01	Wednesday	- Supported staff members during account registration procedures in the system

		- Assisted customers in filling account opening forms correctly
2026/04/02	Thursday	- Supported staff members with day-to-day front desk responsibilities - Improved familiarity with banking policies and procedures
2026/04/03	Friday	- Helped prepare and arrange customer files and operational records for verification

### Week 10: Apr 5, 2026 - Apr 10, 2026

Date	Day	Task Assigned
2026/04/05	Sunday	- Assisted customers professionally with banking-related concerns and inquiries - Helped with the preparation of bank statement of customers
2026/04/06	Monday	- Helped with printing and preparing the cheque book of 50 leaves for a company - Coordinated with staff members regarding customer service workflow
2026/04/07	Tuesday	- Helped with customer data upload tasks using the Sanduk software
2026/04/08	Wednesday	- Assisted with customer data upload tasks using the Sanduk software
2026/04/09	Thursday	LEAVE
2026/04/10	Friday	LEAVE

### Week 11: Apr 13, 2026 - Apr 17, 2026

*\*The new government post election made Sundays mandatory public holidays starting this week. Previously, Fridays were observed as half-working days; however, beginning this week, Fridays will now be treated as full working days similar to the other weekdays.*

Date	Day	Task Assigned
2026/04/13	Monday	LEAVE
2026/04/14	Tuesday	HOLIDAY (Nepali New Year)
2026/04/15	Wednesday	- Assisted customers professionally with banking-related concerns and inquiries - Helped with the preparation of bank statement of customers
2026/04/16	Thursday	SICK LEAVE
2026/04/17	Friday	- Assisted with customer data upload tasks using the Sanduk software

### Week 12: Apr 20, 2026 - Apr 24, 2026

Date	Day	Task Assigned
2026/04/20	Monday	- Continued operational support within the Customer Service Department - Supported staff members during peak customer service hours
2026/04/21	Tuesday	- Helped maintain proper communication between customers and staff members - Helped with inter-branch communication
2026/04/22	Wednesday	- Supported staff members during peak customer service hours - Helped prepare and arrange customer files and operational records for verification
2026/04/23	Thursday	- Assisted with internal operational procedures and approval processes - Coordinated with staff members regarding customer service workflow
2026/04/24	Friday	- Assisted customers in filling account opening forms correctly - Shadowed senior staff members to assist with daily workflow and operational processes

**Week 13: Apr 27, 2026 - May 1, 2026**

Date	Day	Task Assigned
2026/04/27	Monday	- Assisted customers professionally with banking-related concerns and inquiries - Helped with the preparation of bank statement of customers
2026/04/28	Tuesday	- Continued operational support within the Customer Service Department - Supported staff members during peak customer service hours
2026/04/29	Wednesday	- Assisted with customer data upload tasks using the Sanduk software
2026/04/30	Thursday	- Assisted with customer data upload tasks using the Sanduk software
2026/05/01	Friday	HOLIDAY (Labour Day)

**Week 14: May 4, 2026 - May 8, 2026**

Date	Day	Task Assigned
2026/05/04	Monday	- Continued operational support within the Customer Service Department

		- Supported staff members during peak customer service hours
2026/05/05	Tuesday	- Supported staff members during peak customer service hours - Helped prepare and arrange customer files and operational records for verification
2026/05/06	Wednesday	- Assisted customers professionally with banking-related concerns and inquiries - Helped with the preparation of bank statement of customers
2026/05/07	Thursday	- Assisted with customer data upload tasks using the Sanduk software
2026/05/08	Friday	- Assisted customers in filling account opening forms correctly

**Week 15: May 11, 2026 - May 15, 2026**

Date	Day	Task Assigned
2026/05/11	Monday	- Continued operational support within the Customer Service Department - Supported staff members during peak customer service hours
2026/05/12	Tuesday	- Supported staff members during peak customer service hours - Helped prepare and arrange customer files and operational records for verification
2026/05/13	Wednesday	- Assisted customers professionally with banking-related concerns and inquiries - Helped with the preparation of bank statement of customers
2026/05/14	Thursday	- Assisted with customer data upload tasks using the Sanduk software
2026/05/15	Friday	- Assisted customers in filling account opening forms correctly

**Week 16: May 18, 2026 - May 22, 2026**

Date	Day	Task Assigned
2026/05/18	Monday	- Assisted with internal operational procedures and approval processes - Coordinated with staff members regarding customer service workflow
2026/05/19	Tuesday	SICK LEAVE
2026/05/20	Wednesday	- Supported staff members during peak customer service hours - Helped prepare and arrange customer files and operational records for verification

2026/05/21	Thursday	<ul style="list-style-type: none"> <li>- Helped maintain proper communication between customers and staff members</li> <li>- Helped with inter-branch communication</li> </ul>
2026/05/22	Friday	<ul style="list-style-type: none"> <li>- Assisted with internal operational procedures and approval processes</li> <li>- Coordinated with staff members regarding customer service workflow</li> </ul>

**Week 17: May 25, 2026 - May 29, 2026**

Date	Day	Task Assigned
2026/05/25	Monday	<ul style="list-style-type: none"> <li>- Supported staff members during peak customer service hours</li> <li>- Helped prepare and arrange customer files and operational records for verification</li> </ul>
2026/05/26	Tuesday	<ul style="list-style-type: none"> <li>- Continued operational support within the Customer Service Department</li> <li>- Supported staff members during peak customer service hours</li> </ul>
2026/05/27	Wednesday	<ul style="list-style-type: none"> <li>- Assisted with internal operational procedures and approval processes</li> <li>- Coordinated with staff members regarding customer service workflow</li> </ul>
2026/05/28	Thursday	HOLIDAY (Bakra-Eid)
2026/05/29	Friday	HOLIDAY (Republic Day)

## Appendix II. Photographs of Internship



*Figure 3, 4 & 5: Main Entrance of Muktinath Bikas Bank*



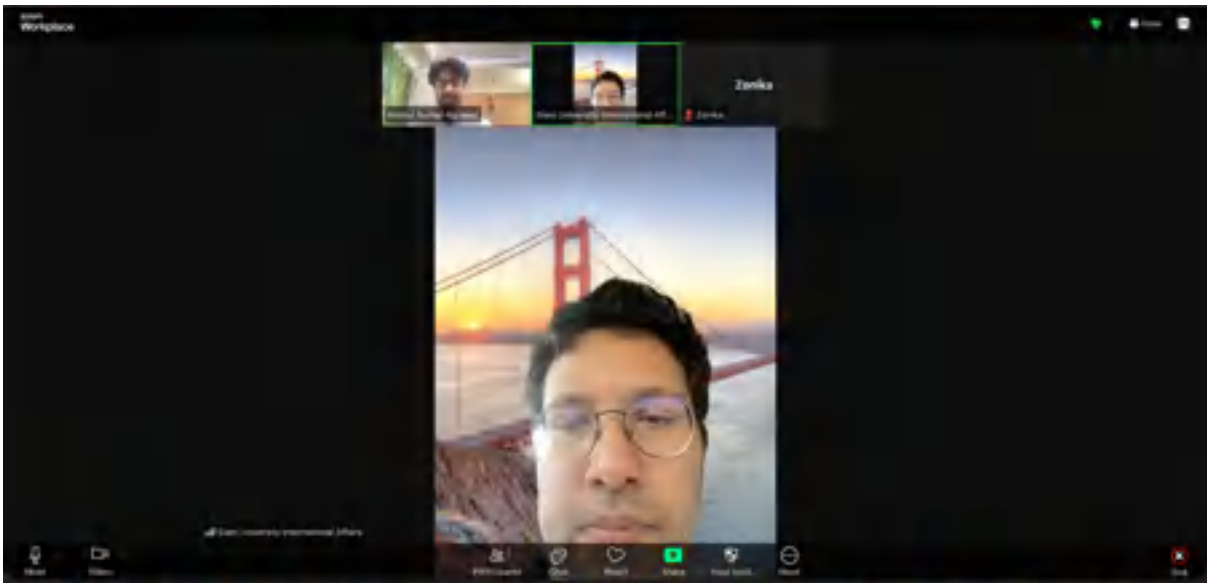
*Figure 6 & 7: Customer Service Department*



*Figure 8 & 9: Cafeteria & Garden Area*



*Figure 10: Me with my Job Supervisor (Mrs. Zonika Khakurel)*



*Figure 11: Final internship meeting with the Academic Supervisor and Work Supervisor*