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# BBA Internship Special Bulletin



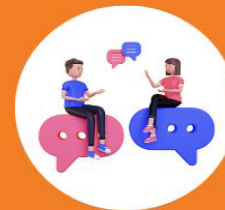
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## EDITORIAL

Welcome to the BBA Special Bulletin of V-Smile, published in May 2026. Since its inception in 2024, the Bachelor of Business Administration (BBA) Program at Valley State College affiliated with Pokhara University has experienced remarkable institutional growth. This publication stands as a premier forum for showcasing the experiential learning, internship achievements, and professional reflections of our undergraduate scholars.

Through these immersive field experiences, our students have successfully bridged the gap between theoretical knowledge and contemporary organizational practices, gaining invaluable exposure to complex corporate environments. In this edition, our scholars present experienced-based opinions and analytical information of the institutions they served as interns.

The interdisciplinary foundation of our curriculum which seamlessly integrates corporate strategy, macroeconomic principles, organizational behavior, and operational management is vividly demonstrated throughout this volume. In an era defined by rapid technological disruption, shifting workplace dynamics, and regional economic transformation, these student contributions offer timely, meaningful perspectives that extend well beyond the traditional academic sphere.

### Overview of Contributions

This issue opens with a series of experiential narratives, spearheaded by Amisha Neupane's evaluative study, *Kamana Sewa Bikas Bank Limited: A Rising Force in Nepal's Development Banking Sector*. Her analysis establishes a robust framework of institutional critique and financial evaluation that sets the academic tone for the entire volume. Similarly, many of our scholars have effectively mapped theoretical concepts to professional execution across a multitude of industries:

- **Operations and the Gig Economy:** Anish Bhakta Shrestha explores institutional onboarding and operational systems in *Stepping into the Professional World: Internship at Annapurna Milk Producer Co-operative Ltd.*, while Ankit Adhikari provides a nuanced examination of the operational realities within Nepal's expanding gig economy in *Pathao Rider Experience of Ankit Adhikari in Chitwan*.
- **Capital Markets, Governance, and Audit:** The critical fields of capital markets, compliance, and auditing are comprehensively analyzed. Bhuwan Kandel presents *From Campus to Capital Market: My Internship Journey at Sani Securities Company Ltd.*, followed by Bimisha Basnet's *Internship Experience at Viman Karkee & Associates: A Comprehensive Reflection*. Additionally, Mansi Pandey documents practical audit methodologies at C. Kabita & Associates, alongside a collaborative corporate governance reflection by Susmita Gautam and Pranji Shiwakoti.

- **Entrepreneurship, Hospitality, and Trade:** Strategic management in hospitality, manufacturing, and retail is thoughtfully examined. Biwash Thapa Magar analyzes customer service operations at Coffee O’Clock Roastery & Café; Diwash Shrestha evaluates production processes at Kalika Tayari Poshak Udhyog; and Yubraj Subedi reviews the dynamics of domestic tourism in Travel Agency Business in Nepal: A Study Based on T.G. Tours Pvt. Ltd. and Internship Experience.

**Special Focus: Banking and Financial Institutions**

A substantial portion of this edition is dedicated to Nepal’s banking and financial sectors, underscoring their pivotal role in national economic development. The corporate management practices, portfolio strategies, and operational dynamics of commercial and development banks are rigorously evaluated through the following contributions:

Scholar(s)	Institutional Focus & Area of Analysis
Manika Lamichhane	Structural and operational insights from Rastriya Banijya Bank.
Samriddhi Piya	Institutional efficiency and operations at Laxmi Sunrise Bank Limited.
Sima Tamang & Susma Sapkota	Independent evaluations of corporate governance at NIC Asia Bank Limited.
Suraj Basaula	Operational dynamics and risk mitigation at Nabil Bank Limited.
Sushila Karki	Asset allocation and portfolio management at Machhapuchchhre Bank Limited.
S. C. Kumal & Supriya Bastakoti	Comparative insights into the development sector via Jyoti Bikash Bank.
Rasmi Acharya & Sabina Kandel	Collaborative institutional analysis of the Agricultural Development Bank Limited.

**SMEs and Specialized Commercial Sectors**

The concluding section of this issue shifts the analytical lens toward small and medium-sized enterprises (SMEs) and specialized commercial entities, highlighting localized market complexities and strategic operations:

- **Consumer Behavior & Supply Chain:** Nischal Basel investigates retail consumer behavior at New Sangam Watch Center (a leading home appliance distributor in Narayangarh), while Pratik Subedi evaluates supply chain optimization and distribution networks at United Trade Point Pvt. Ltd.
- **Talent Development & Services:** Pratik Aryal reflects on operational management at the Chitwan Barista Academy. Similarly, Puja Kandel explores organizational design and career trajectories at Mangalam Stores, and Rakhi Pachhai Chhetri assesses the strategic growth of international educational services at Aasu No Hi Japanese Language Institute Pvt. Ltd.
- **Product Innovation:** The section concludes with Sandhya Neupane’s strategic analysis of product development and market penetration in Kathmandu Bakery: A Leading Bakery Business in Chitwan.

### **Institutional Commendation**

Collectively, these scholarly contributions present a sophisticated tapestry of experiential learning, successfully synthesizing localized operational realities with rigorous academic theory. They perfectly exemplify the analytical acumen, research capability, and professional preparedness fostered within the BBA Program at Valley State College.

We take immense pride in the dedication, intellectual curiosity, and analytical depth demonstrated by our undergraduate scholars. We remain entirely confident that these foundational experiences will shape them into competent, ethical, and visionary leaders uniquely equipped to navigate and transform the evolving global business landscape.

We invite our readers—students, alumni, faculty, and professionals—to engage with these ideas, and carry forward the conversations they spark. Wishing you a productive and insightful 2026.

Sincerely,

**Man Bahadur Chhetri**

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## CONTENTS

S.N.	Article Title	Author Name	Page No.
1	Editorial	Editor-in Chief	2
2	Kamana Sewa Bikas Bank Limited: A Rising Force in Nepal's Development Banking Sector	Amisha Neupane	7
3	Stepping into the Professional World: Internship at Annapurna Milk Producer Co-operative Ltd.	Anish Bhakta Shrestha	12
4	Pathao Rider Experience in Chitwan	Ankit Adhikari	15
5	From Campus to Capital Market: My Internship Journey at Sani Securities Company Ltd	Bhuwan Kandel	17
6	Internship Experience at Viman Karkee & Associates: A Comprehensive Reflection	Bimisha Basnet	19
7	Brewing Knowledge Beyond the Classroom at Coffee O'clock Roastery & Café	Biwash Thapa Magar	22
8	A Journey into the Garment Industry: Internship Experience at Kalika Tayari Poshak Udhyog	Diwash Shrestha	24
9	Travel Agency Business in Nepal: A Study Based on T.G. Tours Pvt. Ltd. and Internship Experience	Yubraj Subedi	26
10	A Journey Through Banking: Internship Reflections from Rastriya Banijya Bank	Manika Lamichhane	30
11	From Classroom Concepts to Corporate Confidence: My Internship Journey at C. Kabita & Associates	Mansi Pandey	32
12	New Sangam Watch center, A complete homes appliances shop located at Narayangarh	Nischal Basel	34
13	Internship Experience at Chitwan Barista Academy: A Practical Learning Journey	Pratik Aryal	37
14	My job experience at "United Trade Point Pvt Ltd"	Pratik Subedi	39
15	INTERNSHIP EXPERIENCE & CAREER OPPORTUNITY AT MANGALAM STORES, BHARATPUR-02, CHITWAN	Puja Kandel	41
16	An Internship Experience at Aasu No Hi Japanese Language Institute Pvt. Ltd.	Rakhi Pachhai Chhetri	43

S.N.	Article Title	Author Name	Page No.
17	Internship Performance Analysis at Agricultural Development Bank Limited: A Collaborative Review	Rasmi Acharya & Sabina Kandel	47
18	Laxmi Sunrise Bank Limited Internship Experience (Title inferred from text body)	Samriddhi Piya	52
19	Kathmandu Bakery: A Leading Bakery Business in Chitwan	Sandhya Neupane	54
20	Internship Experience at Jyoti Bikash Bank	Sarbarakshak Chuneli Kumal	58
21	My Internship Experience at NIC Asia Bank Limited	Sima Tamang	60
22	Internship Experience at Jyoti Bikash Bank Limited (Bharatpur Branch)	Supriya Bastakoti	62
23	My Internship Experience at Nabil Bank Limited	Suraj Basaula	65
24	My Internship Journey at Machhapuchchhre Bank Limited	Sushila Karki	67
25	My Internship Experience at NIC Asia Bank Limited	Susma Sapkota	70
26	Internship Experience at a Chartered Accountancy Firm: A Practical Learning Journey	Susmita Gautam & Pranji Shiwakoti	72

# **Kamana Sewa Bikas Bank Limited: A Rising Force in Nepal's Development Banking Sector**

*by Amisha Neupane, BBA Scholar, Valley State College*

## **Introduction**

In the rapidly evolving banking landscape of Nepal, development banks play a crucial role in bridging the gap between commercial banks and micro-financial institutions. Among them, Kamana Sewa Bikas Bank Limited (KSBBL) has emerged as a distinguished national-level development bank, known for its customer-centric approach, technological innovation, and commitment to financial inclusion.

## **Introduction of Kamana Sewa Bikas Bank Limited**

Kamana Sewa Bikas Bank Limited (KSBBL) is a leading national-level development bank in Nepal, established on August 4, 2017 (2073 B.S.), following the merger of two well-known financial institutions: Kamana Bikas Bank and Sewa Bikas Bank.

- Kamana Bikas Bank was founded in 1990 and had its corporate office in Pokhara, Kaski District.
- Sewa Bikas Bank was headquartered in Butwal, Rupandehi District, serving as a regional development bank.

The merger was a strategic decision aimed at enhancing financial services, expanding outreach, and leveraging the strengths of both predecessor banks. Today, KSBBL operates with its Head Office in Gyaneshwor, Kathmandu, and a Corporate Office in Pokhara, serving hundreds of thousands of customers across Nepal.

KSBBL is classified as a 'B' class development bank and operates under the strict regulatory framework of Nepal Rastra Bank (NRB). The bank has a paid-up capital of NPR 3.51 billion, with a shareholding structure comprising 51% promoters and 49% public shareholders.

## **Mission of Kamana Sewa Bikas Bank Limited**

The mission of Kamana Sewa Bikas Bank Limited reflects its commitment to customers, employees, and technological excellence. As stated in the bank's official documents:

"To provide smart, convenient, and reliable financial solutions that enhance customer experiences. The bank is committed to leveraging modern technology and innovative banking services to ensure seamless and efficient financial transactions. By focusing on customer satisfaction and employee happiness, KSBBL aims to build a strong and dedicated workforce that upholds professionalism, integrity, and excellence."

In essence, the mission rests on three core pillars:

Pillar	Description
Customer-Centric Innovation	Delivering smart and convenient solutions through modern technology
Operational Excellence	Ensuring seamless, reliable, and efficient transactions
People-First Approach	Fostering employee happiness and professionalism for exceptional service

### Vision of the Bank

While the mission focuses on current operations, the vision of Kamana Sewa Bikas Bank Limited looks toward the future:

*"Becoming a distinct and reputable national-level development bank by continuously delivering superior customer service and ensuring the well-being of all its stakeholders. "*

The bank strives to play a vital role in nation-building by fostering financial inclusion, supporting businesses, and contributing to the overall economic development of Nepal.

### Key Products and Services

KSBBL offers a comprehensive suite of banking products tailored to meet the diverse needs of individuals, businesses, and corporate clients.

#### 1. Savings and Deposit Accounts

Normal Saving Account, Bal Bachat Khata (Child Savings Account), Salary Saving Account, Student Saving Account, Fixed Deposit Account, NRN Saving Account, Provident Fund Saving Account, Alpha grow Account

#### 2. Loan Products

Mortgage Loan, Auto Loan ,Gold Loan, Margin Lending, Loan Against Fixed Deposit, Smart SME / Saral Byapar Karja, Small Business Loan, Medium Business Loan, Sajilo Laghu Karja (Microloans),Sajilo Krishi Karja (Agricultural Loans)

### 3. Digital Banking Services

- KS iMobile ,KSBBL UPI Debit Card ,QR Scan and Pay, KSBBL Visa Credit Card , Smart Teller ,DEMAT Services ASBA/C-ASBA

### 4. Other Services

Locker Services, Sale of Non-Life Insurance, Remittance Services, Bank Guarantee

### Internship Experience at KBBL

During my internship at Kamana Sewa Bikas Bank Limited, Tandri Branch, I gained invaluable practical experience in the banking sector while working in the Customer Service Department. My daily responsibilities included opening various types of accounts, assisting customers with

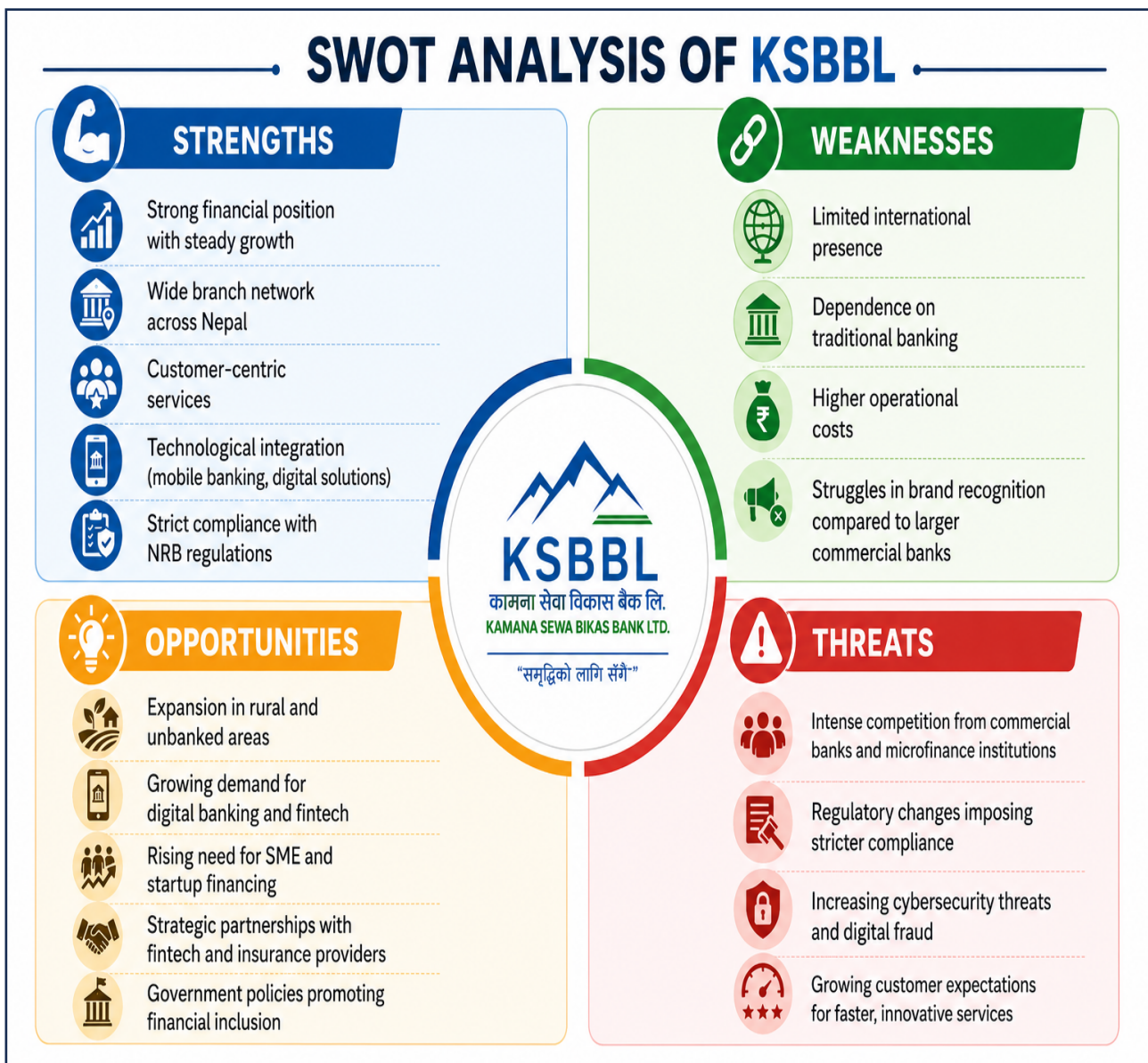


*Celebrating bank 19<sup>th</sup> anniversary with team*

forms for mobile banking, cheque books, remittances, and KYC updates, as well as handling balance inquiries, debit card follow-ups, and document scanning.

While I faced several challenges such as convincing reluctant customers about bank charges, managing lost cheque book requests, and dealing with remittance reference number confusion these obstacles taught me patience, communication, and problem-solving skills. Despite the difficulties, I completed all assigned tasks on time and received tremendous support from Branch Manager Mr. Indra Ghising and staff members Ms. Anisha Dhakal and Mr. Bishal Shrestha. This internship not only enhanced my understanding of banking products and customer service but also prepared me for future professional endeavors in the corporate world.

**SWOT Analysis of KSBBL**



## Corporate Social Responsibility (CSR) Initiatives

KSBBL actively contributes to society through various CSR activities, focusing on health, education, environmental sustainability, and community welfare. Key initiatives include:

- **Free Health Camp** Organized at Amrit Chowk, Chitwan, providing check-ups to 185 individuals in collaboration with Manakamana Hospital.
- **Scholarships** Sponsored scholarships for underprivileged students to support education and skill development.
- **Cleanliness Campaigns** Conducted in Birtamod, Jhapa, and donated dustbins to Himshikhar Tole Development Organization.
- **Disaster Relief** Supported flood and earthquake victims through donations.

## Conclusion

Kamana Sewa Bikas Bank Limited has successfully grown through strategic mergers and a clear focus on quality service, technological adoption, and financial inclusion. From its origins as two regional development banks, KSBBL has transformed into a national-level institution with a strong branch network, diverse product portfolio, and a mission centered on customer satisfaction and employee well-being.

While challenges remain such as intense competition, regulatory changes, and cybersecurity risks the bank's strengths in compliance, customer service, and digital innovation position it well for sustained growth. As Nepal's banking sector continues to evolve, Kamana Sewa Bikas Bank Limited stands as a trusted financial partner for individuals, small businesses, and communities across the nation.

# Stepping into the Professional World: Internship at Annapurna Milk Producer Co-operative Ltd.

*by Anish Bhakta Shrestha, BBA Scholar, Valley State College*

## About the Organization

Annapurna Milk Producer Co-operative Ltd. is a dairy cooperative organization located in Bharatpur-6, Chitwan. The organization mainly focuses on collecting milk from local farmers, processing dairy products, and distributing them to different markets across Nepal. It plays an important role in supporting local farmers by providing fair prices for milk and creating employment opportunities in the community.

One of the unique features of the cooperative is its farmer support system. The organization not only purchases milk from farmers but also provides services such as cattle feed on credit and digital record systems for maintaining transparency in milk sales and payments. These facilities help farmers reduce financial pressure and improve dairy production.

The cooperative uses modern machinery and hygienic processing methods to produce quality dairy products such as milk, curd, butter, ghee, paneer, and buttermilk. The organization mainly works with local dairy farmers and customers who seek reliable and hygienic dairy products. Through its operations, the cooperative contributes to the growth of the agricultural and dairy sector in Chitwan.

## Roles and Responsibilities

During my internship, I worked in the accounting section of the organization and was involved in different financial and record-keeping activities. My major responsibilities included maintaining farmers' records, assisting in bookkeeping, verifying financial data, and supporting daily accounting operations.

One of my main responsibilities was recording milk collection data. I helped maintain daily records of milk supplied by individual farmers. This task helped me understand the importance of accurate data entry and proper record management in accounting.



Another important responsibility was assisting in profit and sales calculation. I helped calculate the total value of milk sold by farmers based on quantity and fixed rates. I also assisted in calculating farmers' net income after deducting expenses such as feed credit and other costs.

I was also involved in maintaining feed credit records. Farmers were provided cattle feed on a credit basis, and I helped update their outstanding balances and maintain proper financial records. This gave me practical knowledge about credit management and financial coordination.

Additionally, I helped organize bills, vouchers, and supporting documents for proper record keeping. I also verified records to ensure that transactions related to milk supply, expenses, and payments were correctly entered. These activities helped me understand the importance of discipline, teamwork, and accuracy in accounting work.

### **Skills and Knowledge Gained**

This internship helped me develop several important professional and personal skills. One of the most valuable skills I gained was accounting and bookkeeping knowledge. I learned how financial records are maintained in a cooperative organization and how accounting activities are performed in real-life situations.

I also improved my communication skills by interacting with staff members and understanding how coordination takes place between departments. Working in a professional environment increased my confidence and helped me communicate more effectively.

Another important learning experience was understanding farmer-based accounting systems. I gained practical knowledge about maintaining individual farmer accounts, tracking milk sales, managing feed credit, and calculating profits. This practical exposure helped me connect theoretical accounting concepts with real business operations.

Furthermore, I developed problem-solving and time management skills while handling multiple tasks and verifying financial records. I also learned the importance of accuracy, responsibility, and professionalism in accounting and financial management.

### **Challenges Faced**

During my internship, I faced several challenges that helped me learn and improve. One of the major challenges was understanding the accounting system used by the cooperative. Since farmer-based accounting was different from general accounting practices, it initially took time to understand the process properly.

Another challenge was handling and verifying large amounts of financial data. Small mistakes in records could create problems in calculations, so I had to work carefully and always maintain accuracy.

Managing multiple responsibilities at the same time was also difficult in the beginning. Sometimes I had to update records, verify documents, and assist with calculations

simultaneously. However, this experience improved my multitasking and time management abilities.

### Opportunities

- Opportunity to build a career in accounting, finance, or cooperative management.
- Scope to gain deeper practical knowledge in bookkeeping and financial management.
- Chance to improve communication and teamwork skills in a professional environment.
- Opportunity to understand agricultural and dairy business operations closely.
- Networking opportunities with farmers, staff members, and management professionals
- Exposure to modern accounting systems and digital record management.

### Conclusion

In conclusion, my 45-day internship at Annapurna Milk Producer Co-operative Ltd. was a highly valuable and practical learning experience. It helped me understand real-world accounting practices and the overall operations of a cooperative organization.

The internship enhanced my knowledge of accounting, record keeping, financial management, and teamwork. It also improved my confidence, communication skills, and sense of responsibility. The experience and practical exposure I gained during this internship will be very useful for my future career in business, accounting, and management.

# Pathao Rider Experience in Chitwan

*by Ankit Adhikari, BBA Scholar, Valley State College*

## 1. Introduction

Pathao is a leading ride sharing and digital logistics platform operating in Nepal and other South Asian countries, providing services such as bike rides, food delivery, and parcel services through a mobile application. As a BBA student, I had the opportunity to work as a Pathao rider in Chitwan, which provided me with meaningful practical exposure alongside my academic studies. In today's rapidly evolving digital economy, such platforms have created new employment opportunities, especially for students and young individuals. My involvement with Pathao allowed me to understand its operational system while developing financial independence and professional discipline.

The process of becoming a Pathao rider was systematic and well structured. I initially registered through the Pathao mobile application by submitting essential documents, including my citizenship certificate, driving license, and vehicle registration (bluebook). After that, I participated in a short training session aimed at familiarizing riders with company policies, safety standards, and customer service expectations. After successfully passing an evaluation test, I was officially approved to begin my work as a rider.

## 2. Work Experience, Tourist Interaction and Income

My daily responsibilities primarily included logging into the application, accepting ride requests, and ensuring the safe and timely transportation of passengers. Most of my rides were concentrated in high-demand areas such as Bharatpur and Narayangarh, where the frequency of bookings was relatively high. The use of GPS navigation within the application made it easier to identify optimal routes and manage time efficiently.

A particularly enriching aspect of my experience was the opportunity to interact with both local passengers and international as well as domestic tourists visiting Chitwan. Many tourists travel to destinations such as Sauraha, which is well known for its natural attractions and wildlife experiences. Communicating with these passengers enhanced my interpersonal skills and provided exposure to different cultures, languages, and behavioral patterns. It also helped me build confidence in handling diverse customer expectations.

In terms of earnings, the income from Pathao was performance based and depended on factors such as the number of rides completed, distance traveled, and time of operation. During peak hours, such as morning and evening periods, as well as during tourist seasons, the demand for rides increased significantly, allowing me to earn a satisfactory income. The flexibility of choosing working hours was particularly beneficial, as it enabled me to effectively balance my academic commitments with my work responsibilities.

### 3.Challenges

While working as a rider for Pathao in Chitwan, I faced several practical challenges during my experience. One of the main difficulties was the uncertainty of ride requests, especially during off peak hours, where I sometimes had to wait for a long time without bookings. Traffic congestion and varying road conditions also made it difficult to maintain time management and ensure smooth service. In addition, rising fuel costs directly affected my overall earnings, reducing net profit. Ride cancellations by customers were another issue that resulted in wasted time and effort, while late night rides occasionally raised safety concerns.

Another important issue I observed was related to ethical practice in the system. Some riders misuse the platform by conducting rides offline without using the Pathao application. This reduces transparency, violates company rules, and can create safety and trust issues for customers. Despite these challenges, the experience helped me develop patience, responsibility, and better decision making skills in real life working conditions.

### 4. Skills Development, Overall Experience, and Documentation

My experience as a Pathao rider contributed significantly to my personal and professional growth. I was able to develop key skills such as effective communication, time management, problem solving, and customer relationship handling. Regular interaction with different types of passengers, especially tourists, enhanced my confidence and improved my ability to adapt to various situations.

Additionally, this experience provided me with a practical understanding of service operations, digital platforms, and customer satisfaction, which are highly relevant to my field of study in business administration. It also strengthened my sense of responsibility and independence, as I had to manage both my time and resources efficiently.

Overall, working as a Pathao rider in Chitwan was a highly rewarding experience that combined both learning and earning opportunities. It bridged the gap between theoretical knowledge and real world application, making it a valuable component of my personal development journey. To further support this experience, photographs taken with tourists during my rides have been included in the report. These images serve as practical evidence of my engagement in service delivery and customer interaction.

## From Campus to Capital Market: My Internship Journey at Sani Securities Company Ltd

*by Bhuwan Kandel, BBA Scholar, Valley State College*

Internships play a significant role in bridging the gap between theoretical learning and practical exposure. As part of my Bachelor of Business Administration (BBA) program at Pokhara University, I completed my internship at Sani Securities Company Ltd. This opportunity provided me with valuable insight into the functioning of Nepal's financial market while also enhancing my professional and interpersonal skills.

Established in 2005, Sani Securities Company Ltd is one of Nepal's recognized brokerage firms operating under the regulations of the Securities Board of Nepal and the Nepal Stock Exchange. The company offers a range of services including stock brokerage, DEMAT account management, and depository services for both individual and institutional investors. Over the years, it has built a strong reputation in Nepal's capital market.

During my internship period, I had the opportunity to work in various departments such as customer service, accounts, and settlement. My responsibilities included assisting clients in opening accounts, verifying KYC documents, supporting trading activities, and responding to customer inquiries. I also gained practical experience using the Trading Management System (TMS 42) and BOSS accounting software, which helped me understand real-time trading operations and financial record management.

One of the most rewarding aspects of my internship was direct interaction with clients. This experience improved my communication skills and taught me how to address complaints professionally while explaining financial concepts in a simple and understandable manner. Additionally, I developed a better understanding of market trends and learned how economic and political factors influence stock price movements.

Despite the positive learning experience, I also encountered several challenges during the internship. During periods of market growth, the workload became intense, often requiring extended working hours. Technical difficulties such as slow computer systems and occasional software issues also affected operational efficiency. Moreover, dealing with inexperienced clients and managing frequent complaints demanded patience, adaptability, and effective communication skills.

Through this internship, I was able to strengthen important professional skills including analytical thinking, problem-solving, teamwork, and time management. More importantly, I gained a deeper understanding of professionalism, ethical practices, and regulatory compliance within the financial sector.

Based on my experience, I believe the company could further improve its services by upgrading technology, automating operational processes, and offering more structured training programs for interns. Likewise, educational institutions should place greater emphasis on practical learning methods such as stock market simulations, workshops, and case studies to better prepare students for real-world financial environments.

In conclusion, my internship at Sani Securities Company Ltd was both valuable and enriching. It not only enhanced my understanding of the stock market and investment sector but also prepared me for future professional challenges. This experience has further motivated me to pursue a successful career in finance and investment while working toward my long-term professional goals.

## **Internship Experience at Viman Karkee & Associates: A Comprehensive Reflection**

*by Bimisha Basnet , BBA Scholar, Valley State College*

### **Introduction**

Internships play a vital role in bridging the gap between academic learning and practical exposure. They allow students to apply theoretical concepts in practical settings and develop essential employability skills (Kolb, 1984).

My Internship at Viman Karkee & Associates provided me with an excellent opportunity to gain real world experience in auditing, accounting, and professional services. This experience helped me understand organizational functioning, develop professional skills, and enhance my knowledge in the field of business and finance.

### **Overview of the Organization**

Viman Karkee & Associates is a well-established professional firm located at Belchowk, Bharatpur, Chitwan. Founded in 2068 B.S. by Chartered Accountant Viman Karkee, the firm specializes in auditing, taxation, advisory, and consultancy services.

With over 14 years of professional experience, the firm serves a diverse range of clients, including private businesses, corporations, and governmental organizations. It is committed to maintaining accuracy, transparency, and ethical standards, in financial reporting, which are fundamental principles in accounting practices (Arens et al., 2017).

### **Objectives of the Internship**

- i. To gain practical knowledge in auditing and accounting.
- ii. To understand compliance and regulatory frameworks.
- iii. To understand compliance and regulatory frameworks.
- iv. To develop professional and communication skills.

### **Relevance of Internship**

The internship was closely aligned with by BBA curriculum, particularly in areas such as accounting, auditing, taxation, and business law. It provided practical insights into:

- Application of accounting principles in real situations
- Understanding compliance and regulatory frameworks
- Organizational structure and management practices

This aligns with experiential learning theory, which emphasizes learning through experience and reflection (Kolb, 1984).

### **Roles and Responsibilities**

During my internship, I was assigned various tasks under the supervision of senior auditors and associates. My key responsibilities included:

- Reviewing vouchers and financial document
- Observing tax filing and compliance processes
- Learning client's communication and professional ethics

These responsibilities enabled me to gain hands-on exposure to the auditing practices and improved my understanding of financial accuracy and accountability.

### **Personal Experience**

During my internship period, I had the opportunity to experience a professional working environment for the first time. Initially, I felt nervous and found it challenging to understand audit procedure and documentation processes. However, with continuous guidance and support from senior staff, I gradually adapted to the work culture.

One of the most memorable experience was assisting in the verification of financial documents, where I learned the importance of accuracy and attention to detail. I also experience teamwork, discipline, and time management in a real office setting. Interacting with professionals helped me build confidence and improved my communication skills.

Overall, this experience supports the idea that internships enhance both technical and interpersonal skills, making students more job-ready (Gaul et al., 2000).

### **Learning Outcomes**

- Improved communication and interpersonal skill
- Basic knowledge of taxation
- Enhanced time management and ability to meet deadlines
- Strengthened teamwork and co-ordination
- Development of professional ethics and workplace discipline

### **Organizational Learning**

The firm follows a structured organizational hierarchy consisting of departmental such as audit, administration, and general management. I observed how tasks are systematically assigned, supervised, and completed efficiently. The audit department, in particular, plays a crucial role in ensuring financial transparency and accountability,

### **Challenges and Improvements**

Initially, adapting to the professional environment and understanding complex audit procedures was challenging. However, continuous guidance from supervisors and active participation helped me overcome these difficulties. This experience significantly improved my confidence and ability to work in a professional setting.

### **Conclusion**

In conclusion, my internship at Viman Karkee and Associates marked a significant milestone in my academic journey as a BBA student. It provides a valuable practical exposure, strengthened my technical and managerial skills, and prepared me for future professional challenges. This experience has further enhanced my interest in the field of auditing and finance and contributed meaningfully to my overall personal and professional development.

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## Brewing Knowledge Beyond the Classroom at Coffee O'clock Roastery & Café

*by Biwash Thapa Magar, BBA Scholar, Valley State College*

Internships play a vital role in bridging the gap between classroom learning and real-world business practices. My internship at **Coffee O'Clock Roastery & Cafe**, Bharatpur, Chitwan, provided me with an enriching opportunity to gain practical exposure in the cafe and hospitality industry. More than just a coffee shop, Coffee O'Clock stands out as a unique business that combines a specialty cafe, coffee roastery, and barista training school, making it one of the leading coffee destinations in Chitwan.

Coffee O'Clock has built a strong reputation for serving authentic, high-quality coffee while promoting coffee education and culture in Nepal. Its diverse range of products, including espresso-based drinks, cold brews, specialty brewed coffee, pastries, and barista training services, has attracted a loyal customer base, especially among youth and working professionals. What makes the business particularly unique is its commitment to offering premium coffee experiences at affordable prices, which has become one of its major competitive strengths.

During the internship, I had the opportunity to observe and participate in several operational activities such as order handling, customer interaction, assisting in coffee preparation, and maintaining cleanliness standards. Through these activities, I gained practical understanding of daily cafe operations, service management, teamwork, and customer relationship practices. This hands-on experience helped me develop important professional skills such as communication, problem-solving, adaptability, and confidence.

One of the key observations during the internship was how the cafe successfully integrates quality products with strong customer service. The baristas demonstrated professionalism and consistency in beverage preparation, while the staff maintained a welcoming environment that contributed to customer satisfaction. The roastery function further strengthened the business by ensuring quality control and offering customers an authentic coffee experience.

A SWOT analysis of Coffee O'Clock reveals that its major strengths include its unique business model, strong popularity, high product quality, and affordable pricing. However, some weaknesses such as limited seating capacity, restricted digital presence, and limited food diversification present opportunities for improvement. At the same time, growing cafe culture in Nepal, digital marketing, online delivery, and possible expansion to new locations offer significant growth opportunities for the business.

The internship also highlighted the competitive nature of the cafe industry in Chitwan, where Coffee O'Clock competes with specialty cafes, barista training centers, and established brands such as Himalayan Java. Despite this competition, the cafe has managed to position itself strongly through quality, innovation, and customer-centered service.

Based on my learning experience, several recommendations can support further business improvement. Enhancing digital marketing through social media, expanding online delivery services, increasing seating capacity, diversifying the food menu, and strengthening brand promotion could help the business expand its market reach and improve customer engagement.

Overall, my internship at Coffee O’Clock Roastery & Cafe was a highly valuable learning experience. It not only provided practical insights into business operations and hospitality management but also helped me connect academic theories with workplace realities. The experience strengthened my understanding of entrepreneurship, service quality, and operational management while preparing me for future professional challenges. Coffee O’Clock represents a successful example of innovation in Nepal’s growing coffee industry, and this internship has been an important step in my academic and career development.

### Conclusion

The internship at Coffee O’Clock Roastery & Cafe offered meaningful exposure to the practical functioning of a modern cafe business. Through involvement in operations, customer service, and observation of management practices, I gained valuable knowledge that extends beyond textbook learning. The experience reinforced the importance of innovation, quality service, and customer satisfaction in building a successful business. This internship has contributed significantly to my personal growth and professional readiness, making it a memorable and rewarding part of my BBA journey.

# A Journey into the Garment Industry: Internship Experience at Kalika Tayari Poshak Udhyog

*by Diwash Shrestha, BBA Scholar, Valley State College*

## Introduction

An internship is an important part of a student's academic journey. It helps us understand how real work is done and how organizations operate. As a BBA student, I got the opportunity to complete my internship at Kalika Tayari Poshak Udhyog. This experience helped me understand how the garment industry works in real life. During my internship, I observed how clothes are produced, managed, and delivered to the market. I also learned how different departments like production, marketing, and finance work together. This internship helped me connect my classroom knowledge with practical experience. Garment industries play a major role in the economy by creating employment and supplying clothing products. Being part of such an organization helped me understand its importance in daily life.

## Roles and Responsibilities

During my internship, I was assigned to observe and assist in different departments of the company. My main responsibility was to support the staff and learn about daily business operations. I observed the production process, including fabric cutting, stitching, and finishing of clothes. I also learned how raw materials are managed and how finished products are prepared for sale. In addition, I helped in simple tasks like organizing materials, checking stock, and assisting staff when needed. I also observed how the sales team deals with customers and manages orders.

## Skills and Knowledge Gained

This internship helped me develop both practical knowledge and personal skills. I gained knowledge about garment production, supply chain, and basic marketing activities. I improved my communication skills by interacting with staff and observing customer dealings. I also learned how to behave professionally in a workplace. Time management and teamwork were also important lessons during this period. Moreover, I understood the importance of product quality, cost control, and customer satisfaction in business. I also learned how companies compete in the market.

## Challenges Faced

At the beginning of my internship, I faced some difficulties. It was not easy to understand the production process quickly. Many tasks were new and required proper observation. Sometimes, during busy working hours, it was difficult to follow everything happening in the factory. I also found it challenging to understand some technical terms used in garment production. However,

with the help of staff and continuous learning, I gradually improved. I became more confident and comfortable in understanding the workflow.

### **Conclusion**

In conclusion, my internship at Kalika Tayari Poshak Udhyog was a valuable learning experience. It helped me gain practical knowledge and improve my skills. This experience increased my understanding of the garment industry and prepared me for future career opportunities. I also developed confidence, responsibility, and a professional attitude. Overall, the internship was very helpful for my personal and professional growth, and it gave me a clear idea about working in a real business environment.

# Travel Agency Business in Nepal: A Study Based on T.G. Tours Pvt. Ltd. and Internship Experience

by *Yubraj Subedi, BBA Scholar, Valley State College*

## Introduction

The tourism industry is one of the fastest-growing sectors in the world, and travel agencies play a central role in connecting tourists with destinations. In Nepal, where natural beauty and cultural heritage attract visitors from across the globe, travel agencies act as key facilitators of tourism activities. This article explores travel agencies as a business, their role in Nepal, their products and services, opportunities and challenges, and practical insights gained through an internship at T.G. Tours Pvt. Ltd.

## Travel Agency as a Business

A travel agency is a service-oriented business that provides travel-related services such as tour planning, booking, transportation, and accommodation. It acts as an intermediary between customers and service providers like hotels, airlines, and tour operators.

The main objective of a travel agency is to make travel convenient and hassle-free for customers while earning profit through commissions and service charges. Travel agencies design travel packages that combine multiple services into a single offering. These packages may include transportation, accommodation, food, and guided tours.

In the modern era, travel agencies have shifted from traditional office-based operations to digital platforms. Online booking systems, social media marketing, and travel websites have become essential tools. Digital marketing plays a significant role in attracting customers, especially international tourists.

Revenue generation in this business depends on strong partnerships with service providers, effective pricing strategies, and customer satisfaction. A successful travel agency focuses on quality service, customization, and building long-term relationships with clients.

## Travel Agency in Nepal

Nepal is a popular tourist destination known for its mountains, trekking routes, cultural heritage, and biodiversity. Travel agencies in Nepal play a vital role in promoting the country's tourism industry.

Most travel agencies in Nepal focus on international tourists, offering services such as trekking, mountaineering, cultural tours, jungle safaris, and adventure activities. Cities like Kathmandu and Pokhara serve as major hubs for tourism activities.

Travel agencies in Nepal operate in a competitive environment with both local and international competitors. Many agencies rely heavily on online platforms to attract clients from countries such as the USA, UK, Australia, and European nations.

The government and private sector also support tourism through promotion campaigns and infrastructure development. However, travel agencies must constantly innovate to stay competitive in this dynamic market.

### **Products and Services of Travel Agencies**

Travel agencies offer a wide range of products and services designed to meet the needs of different types of travelers. These include:

**Trekking and Adventure Tours:** Popular packages like Everest Base Camp Trek and Annapurna Circuit Trek.

**Cultural and Heritage Tours:** Visits to temples, historical sites, and cultural landmarks.

**Wildlife and Jungle Safaris:** Especially in areas like Chitwan National Park.

**Luxury and Helicopter Tours:** High-end travel experiences for premium customers.

**Customized Travel Packages:** Tailored trips based on customer preferences.

**Complete Travel Management:** Including hotel booking, transportation, and guide services.

These services aim to provide a complete travel experience, ensuring convenience and satisfaction for customers.

### **Opportunities and Challenges in Travel Agency Business**

#### **Opportunities**

The travel agency business in Nepal has significant growth potential due to several factors:

- Increasing global interest in adventure tourism
- Growing use of digital platforms for travel planning
- Opportunities to expand into domestic tourism
- Collaboration with travel influencers and bloggers
- Development of mobile apps and online booking systems
- Travel agencies can also promote off-season travel and explore new destinations within Nepal to attract more tourists.

## Challenges

Despite its potential, the business also faces various challenges:

- High competition from local and international agencies
- Dependence on seasonal tourism
- Political instability and natural disasters
- Global issues such as pandemics and travel restrictions
- Heavy reliance on online platforms for customer acquisition
- To overcome these challenges, travel agencies must adopt innovative strategies, improve service quality, and diversify their offerings.

## T.G. Tours Pvt. Ltd. and My Internship Experience

T.G. Tours Pvt. Ltd. is a growing travel agency established in 2022 with the objective of promoting Nepal as a top travel destination. The company focuses mainly on international tourists and offers a variety of travel packages, including trekking, cultural tours, jungle safaris, and helicopter tours.

The organization has a simple structure led by a Managing Director, supported by a digital marketing team. Its operations are largely driven by online marketing strategies, including social media promotion, SEO, and digital advertising.

During my 45-day internship in the Digital Marketing and Advertising department, I gained practical knowledge of how travel agencies operate in real-world conditions. My main responsibilities included:

- Assisting in content writing for websites and social media
- Learning basic SEO techniques
- Observing online advertising campaigns
- Participating in digital marketing activities.

This experience helped me understand how travel packages are promoted to international customers and how digital tools are used to generate leads. I also learned the importance of teamwork, communication, and adaptability in a professional environment.

Through this internship, I developed practical skills in digital marketing and gained insight into customer behavior, market trends, and the overall functioning of a travel agency.

## Conclusion

Travel agencies play a crucial role in the tourism industry by connecting travelers with destinations and ensuring smooth travel experiences. In Nepal, they are key contributors to economic growth and global tourism promotion.

The travel agency business offers significant opportunities, especially with the rise of digital marketing and increasing global travel demand. However, it also faces challenges that require strategic planning and innovation.

The case of T.G. Tours Pvt. Ltd. highlights how a modern travel agency can utilize digital tools to compete in a dynamic market. My internship experience provided valuable practical knowledge and enhanced my understanding of the tourism industry.

Overall, the travel agency business in Nepal has strong potential for growth, and with the right strategies, it can contribute significantly to the country's development.

# A Journey Through Banking: Internship Reflections from Rastriya Banijya Bank

by *Manika Lamichhane, BBA Scholar, Valley State College*

## Introduction

An internship is an essential component of academic learning that provides students with practical exposure to real-world professional environments. It enables the application of theoretical knowledge in practical situations while developing essential workplace skills. My internship at Rastriya Banijya Bank Limited, Tangikot Branch, was undertaken as a partial requirement for the Bachelor of Business Administration (BBA) program.

Rastriya Banijya Bank Limited, established in 1966, is one of Nepal's largest and oldest government-owned commercial banks. The internship was conducted over a period of two months, during which I was assigned to the Customer Service Department. This experience provided me with valuable insights into banking operations, customer relationship management, and institutional work culture.

## Roles and Responsibilities

During my internship in the Customer Service Department, I was entrusted with various responsibilities related to customer service and banking operations. I assisted customers in opening several types of accounts, including savings, current, and fixed deposit accounts, while guiding them through the required documentation process.

I was actively involved in Know Your Customer (KYC) verification, ensuring that customer information and documents were accurate and compliant with banking regulations. Additionally, I supported the issuance of cheque books by verifying signatures and maintaining proper records.

My responsibilities also included assisting customers in filling out various forms such as ATM card applications, mobile banking registration, and account update requests. Furthermore, I provided basic information about banking services, responded to customer queries, and directed them to relevant departments when necessary. I also supported staff in administrative tasks and observed daily operations to understand workflow and service delivery.

## Skills and Knowledge Gained

The internship significantly contributed to the development of both technical and soft skills. I enhanced my communication skills by interacting with customers and managing their queries in a professional manner. This experience improved my confidence and interpersonal abilities.

I gained practical knowledge of banking operations, including account management, transaction procedures, and documentation processes. My understanding of regulatory practices such as KYC verification was also strengthened.

Additionally, I developed problem-solving skills by assisting in resolving customer issues and learned the importance of teamwork and coordination in a professional environment. Time management skills were improved as I managed multiple tasks during busy hours.

Moreover, I acquired technical skills related to the use of banking software and office equipment such as scanners and printers, which are essential in modern banking operations.

### **Challenges Faced**

Despite the valuable learning experience, I encountered several challenges during my internship. One of the primary difficulties was managing multiple customer requests during peak hours, which required efficiency, accuracy, and patience.

Initially, I faced challenges in operating banking software due to its complexity. However, through continuous practice and guidance from supervisors, I gradually overcame this difficulty. Technical issues within the system also occasionally disrupted workflow.

Overseeing complex customer queries was another challenge, as it required in-depth knowledge and effective communication.

### **Conclusion**

In conclusion, my internship at Rastriya Banijya Bank Limited was a highly enriching and educational experience. It provided practical exposure to the banking sector and helped bridge the gap between academic knowledge and professional practice.

The internship enhanced my skills, improved my understanding of banking operations, and strengthened my interest in pursuing a career in the financial sector. It also prepared me to adapt to a professional work environment by developing discipline, responsibility, and confidence.

Overall, this internship played a crucial role in my academic and career development, making it a valuable and memorable learning experience.

# From Classroom Concepts to Corporate Confidence: My Internship Journey at C. Kabita & Associates

by *Mansi Pandey, BBA Scholar, Valley State College*

In the modern business landscape, success demands more than theoretical knowledge—it requires practical exposure, adaptability, and professional insight. As a Bachelor of Business Administration (BBA) student, my internship at C. Kabita & Associates marked a significant turning point in my academic and professional journey. This experience not only bridged the gap between theory and practice but also laid a strong foundation for my future career in accounting and auditing.

## Stepping into the Professional World

Driven by a strong interest in accounting and financial systems, I chose C. Kabita & Associates to gain real-world exposure in auditing and consultancy services. From the very beginning, I was welcomed into a structured and professional environment where learning was continuous and hands-on. The firm's supportive culture and mentorship allowed me to transition smoothly from a student mindset to a professional one. Observing how financial operations are handled in real organizations gave me a completely new perspective on the concepts I had studied in the classroom.

## Roles, Responsibilities, and Real-World Learning

My internship journey began with foundational tasks that helped me understand the basics of accounting practices. These included maintaining records of sales and purchases, organizing financial documents, and assisting in bookkeeping. As my confidence and competence grew, I was entrusted with more advanced responsibilities such as:

- Conducting field visits to business organizations
- Maintaining and verifying financial records and ledgers
- Assisting in stock management and expense classification
- Working with accounting and auditing software
- Preparing reports and supporting audit procedures

Eventually, I also contributed to presenting financial findings and suggesting improvements to clients, which significantly enhanced my analytical and communication skills.

## Transforming Knowledge into Skills

One of the most rewarding aspects of this internship was the transformation of theoretical knowledge into practical skills. Concepts like auditing, taxation, and financial reporting became more meaningful when applied in real scenarios.

### **This experience helped me develop:**

- **Technical Expertise:** A deeper understanding of accounting systems and audit procedures
- **Time Management:** The ability to balance academic responsibilities with professional tasks
- **Teamwork & Collaboration:** Working effectively within teams to achieve common goals
- **Professional Ethics:** Understanding the importance of accuracy, integrity, and confidentiality in financial work.

### **Challenges that Shaped My Growth**

Entering a professional environment for the first time came with its own set of challenges. Understanding complex audit procedures and adapting to a fast-paced workflow required continuous effort and learning. However, these challenges became opportunities for growth. They encouraged me to step out of my comfort zone, improve my problem-solving abilities, and develop a proactive learning attitude – qualities essential for long-term success.

### **Unlocking Career Opportunities**

This internship played a crucial role in shaping my career vision. It provided clarity about the vast opportunities available in the field of accounting and auditing. Through this experience, I discovered potential career paths such as: Auditor, Accountant.

### **Financial Consultant**

It also inspired me to consider pursuing professional qualifications like Chartered Accountancy (CA) to further strengthen my expertise. The growing demand for auditing, taxation, and advisory services assures promising career prospects in this field.

### **A Transformative Experience**

My internship at C. Kabita & Associates was more than just an academic requirement – it was a journey of self-discovery and professional development. It enhanced my confidence, refined my skills, and prepared me to face real-world challenges with a practical mindset.

### **Conclusion**

In conclusion, this internship experience has been instrumental in shaping both my personal and professional growth. It reinforced the importance of practical learning and provided me with the tools needed to succeed in the corporate world. As I move forward in my career, the knowledge, skills, and experiences gained during this internship will continue to guide me. It has truly been a stepping stone toward becoming a competent and confident professional in the field of accounting and finance.

## New Sangam Watch Centre: A complete homes appliances shop located at Narayangarh

by Nischal Basel, BBA Scholar, Valley State College

### About the Organization

New Sangam Watch Center is a Wholesale business located in the busy area of Naranghat, Chitwan. The business deals with a wide range of products including watches, electronic goods, and home appliances. The shop focuses on providing quality products at competitive prices along with customer-friendly services.



One of the unique features of this business is its strong focus on EMI (Equated Monthly Installment) services. EMI facilities are widely used by customers who cannot afford to pay the full amount at once. In fact, EMI service is one of the key strengths of this business and is managed efficiently by the staff. It is also notable that EMI services are not very common in many shops in Chitwan, but this organization has successfully implemented and managed it, attracting more customers.

The shop mainly targets middle-income customers and provides flexible payment options, which increases accessibility to home appliances for a larger group of people.

## Roles and Responsibilities

During my internship, I was involved in various tasks that helped me gain practical experience in the retail sector. My major responsibilities included sales, EMI processing, product delivery coordination, and assisting in daily operations.

One of my primary roles was **customer handling and sales**. I interacted with customers, understood their needs, and recommended suitable products based on their requirements and budget. I learned how to communicate effectively and convince customers by explaining product features and benefits.

Another important responsibility was **handling EMI services**. I assisted customers in understanding the EMI process and helped them with the required documentation. Since EMI services were mainly handled by our shop, I gained valuable knowledge about installment-based selling, customer verification, and financial coordination.

I was also involved in **delivery coordination**. After a product was sold, I helped manage the delivery process to ensure that customers received their products on time. This included coordinating with delivery staff and confirming customer addresses.

Additionally, I performed various **supporting tasks** such as organizing products, checking stock availability, and maintaining cleanliness in the shop. These activities helped me understand the importance of teamwork and discipline in a business environment.

## Skills and Knowledge Gained

This internship helped me develop several important skills that will be useful in my future career. One of the most important skills I gained was **communication skill**. Dealing with different types of customers improved my confidence and ability to speak clearly and politely.

I also developed **sales skills**, including how to approach customers, present products, and close deals. I learned that understanding customer needs is the key to successful selling.

Another valuable learning was related to **EMI systems and financial handling**. I gained practical knowledge about how installment-based payments work and how businesses manage financial risks.

Furthermore, I improved my **problem-solving skills** by handling customer queries and resolving minor issues during sales and delivery. I also learned the importance of patience and professionalism in dealing with customers.

## Challenges Faced

During my internship, I faced several challenges that helped me grow and learn. One of the main challenges was dealing with **difficult customers** who had high expectations or were not satisfied easily. Handling such situations required patience and good communication.

Another challenge was **learning technical details** about different home appliances. At first, it was difficult to remember all the features and specifications, but gradually I improved with practice.

Managing multiple tasks at the same time, such as attending customers while coordinating deliveries, was also challenging. However, this helped me improve my time management and multitasking abilities.

### Opportunities

- Opportunity to build a career in **sales, marketing, or retail management**
- Scope to improve **financial and EMI management skills**
- Learning **digital marketing (TikTok, online promotion)** for business growth
- Chance to gain deeper knowledge about **home appliance technologies**
- Networking with customers and suppliers for future opportunities.

### Conclusion

In conclusion, my 45-day internship at New Sangam Watch Center was a valuable learning experience. It provided me with practical exposure to the real business environment and helped me understand the importance of customer service, sales techniques, and financial management.

The experience I gained during this internship will be very useful for my future career, especially in the field of business and management. I am grateful for the opportunity to learn and grow, and I believe this internship has enhanced both my personal and professional development.

## **Internship Experience at Chitwan Barista Academy: A Practical Learning Journey**

*Pratik Aryal, BBA Scholar, Valley State College*

Internships play an important role in building practical knowledge for students. They help students understand how real businesses operate and develop important skills like communication, teamwork, and problem-solving. As a part of the Bachelor of Business Administration (BBA) program under Pokhara University, I completed my internship at Chitwan Barista Academy, Bharatpur.

Chitwan Barista Academy is not just a normal café. It is a unique combination of a café, coffee roastery, and barista training center. This makes it one of the most innovative and growing coffee businesses in Chitwan. The café focuses on providing high-quality coffee using carefully selected beans and offers a wide range of beverages such as espresso, cappuccino, latte, cold brew, and specialty coffee. It has become very popular, especially among young people, due to its affordable price, comfortable environment, and quality service.

The main objective of my internship was to gain practical knowledge about café operations and customer service. During my internship period, I was involved in different activities such as handling customer orders, observing coffee preparation, maintaining cleanliness, and interacting with customers. These activities helped me understand how a café operates in real life and how customer satisfaction is maintained.

One of the most interesting parts of the organization is its different departments. The management team handles planning and decision-making, while baristas prepare coffee and maintain quality. The roastery department focuses on roasting coffee beans, and the training department provides professional barista training. Other departments like marketing, finance, and inventory also play an important role in the smooth operation of the business.

From a business perspective, the café has many strengths. Its unique concept, strong popularity, and quality products give it a competitive advantage. However, it also has some weaknesses such as limited space and low digital marketing presence. There are many opportunities for growth, including expansion to other cities and using online delivery services. At the same time, increasing competition and rising costs can be threats to the business.

Based on my experience, I would like to suggest some improvements. The café should focus more on digital marketing through social media, introduce online delivery services, expand seating capacity, and add more food items to the menu. These steps can help attract more customers and increase revenue.

Overall, my internship at Chitwan Barista Academy was a very valuable experience. It helped me connect theoretical knowledge with practical application and improved my confidence and

communication skills. This experience will be very helpful for my future career in business and management.

## My job experience at “United Trade Point Pvt Ltd”

*by Pratik Subedi, BBA Scholar, Valley State College*

I had the opportunity to work as an employee at “United Trade Point Pvt Ltd” in Bharatpur, which became a significant milestone in my life. This experience allowed me to step into the professional world and understand how organizations function in reality. It was not just a job for me, but a platform to learn new skills, improve my personality, and gain practical and technical knowledge beyond my academic studies. From the very beginning, I was excited as well as nervous but this journey turned out to be one of the most valuable learning experiences of my life.

During my time at the company, I was assigned various responsibilities that helped me grow both personally and professionally. My daily tasks included assisting in office operations, communicating with customers, maintaining records, and supporting senior staff in their work. These responsibilities taught me how to work efficiently and maintain accuracy in my tasks.

One of the most important lessons I have learned was professional communication. I had to interact with different types of customers and colleagues, which improved my speaking skills and confidence. I learned how to handle customer queries politely and professionally even in difficult situations. This greatly improved my patience and problem-solving ability.

Teamwork was another key aspect of my job experience. I worked closely with my colleagues and we had to coordinate our tasks to achieve common goals. This helped me understand the importance of cooperation, mutual respect, and sharing ideas. I also learned how to adapt to different working styles and maintain a positive attitude in the workplace.

Time management and discipline were crucial in my job. I had to complete tasks within deadlines and maintain punctuality every day. This made me more responsible and organized. There were times when the workload was high and I had to handle pressure but these challenges helped me become stronger and more confident.

Moreover, the guidance and support from my seniors played an important role in my department. They motivated me, corrected my mistakes, and encouraged me to improve continuously. Their mentorship helped me learn faster and perform better in my role.

I learned the importance of professionalism, discipline, and dedication in achieving both personal and organizational goals. The challenges I faced during my work helped me develop resilience and the ability to handle pressure effectively. Moreover, the experience of working with different people enhanced my communication skills, teamwork abilities, and adaptability in various situations.

In conclusion, my job experience at “United Trade Point Pvt Ltd” has been one of the most meaningful and transformative phases of my life. It not only provided me with practical

exposure to the working environment but also helped me grow as a responsible and confident individual. Through this experience, I was able to bridge the gap between theoretical knowledge and real-world application which is essential for long term success.

## Internship Experience & Career Opportunity At Mangalam Stores, Bharatpur-02, Chitwan

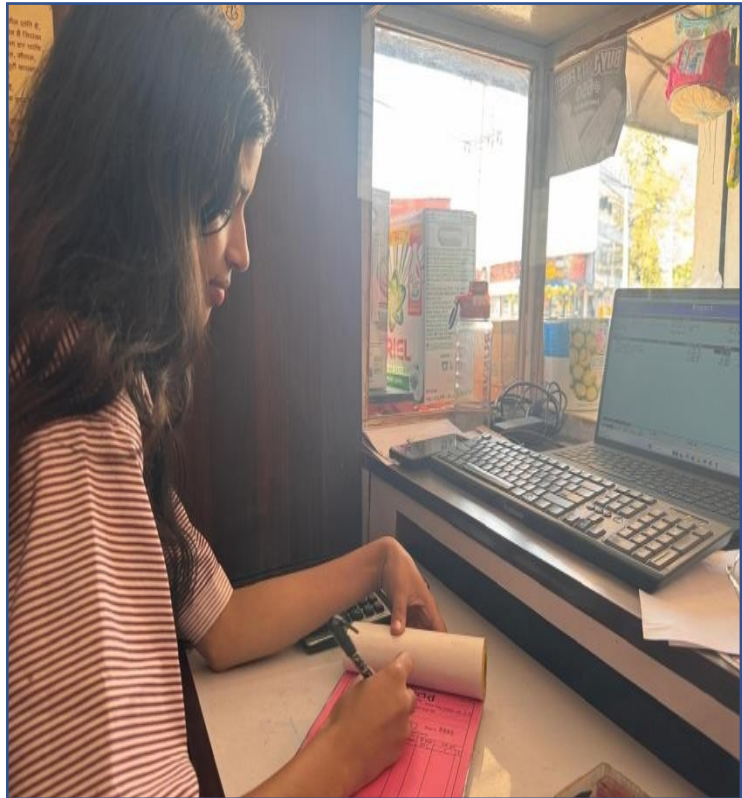
by Puja Kandel, BBA Scholar, Valley State College

### Introduction

Internships play a vital role in bridging the gap between theoretical knowledge and practical exposure. As a BBA student, I had the opportunity to complete my internship at Mangalam Stores, a grocery store dealing with essential commodities such as rice, wheat, oil, pulses, and other daily necessities. This experience not only enhanced my understanding of business operations but also helped me develop professional skills required in the real working environment. After successfully completing my internship, I was offered a permanent position as an Accountant, which reflects the value of my performance and learning during the internship period.

### What I Learned During My Internship

During my internship at Mangalam Stores, I gained practical knowledge in various aspects of accounting and business operations. One of the key areas of learning was financial record-keeping. I learned how to maintain daily sales and purchase records, prepare basic financial statements, and ensure accuracy in transactions. This helped me understand how theoretical accounting concepts are applied in real business situations. Another important learning area was inventory management. In a grocery store, proper stock management is essential to avoid shortages or overstocking. I observed how stock is recorded, updated, and managed regularly. I also learned how to track fast-moving and slow-moving items, which is crucial for maintaining profitability. I also developed skills in billing and cash handling. I was involved in preparing



bills, handling cash transactions, and ensuring proper documentation. This improved my accuracy, attention to detail, and sense of responsibility.

In addition, I gained experience in supplier dealings and purchasing processes. I observed how goods are ordered, received, and verified. Understanding supplier relationships helped me learn about negotiation, pricing strategies, and maintaining good business relationships. Furthermore, my internship improved my communication and interpersonal skills. I interacted with customers, suppliers, and staff members, which helped me build confidence and professionalism. I also learned how to work as part of a team and handle responsibilities under pressure.

### **My Internship Experience at Mangalam Stores:**

During my internship at Mangalam Stores, I gained valuable practical knowledge in different areas of business operations. One of the most important areas was accounting practices. I've learned how to maintain daily records of sales and purchases, prepare bills, and manage financial transactions accurately. I have also developed knowledge in inventory management. Since the store deals with essential goods, proper stock management is very important. I understood how to record stock, identify fast-moving products, and ensure that goods are always available for customers. Another key learning area was billing and cash handling. I was involved in preparing invoices, handling cash, and maintaining transaction records. This improved my accuracy, responsibility, and confidence in handling financial tasks.

In addition, I've observed supplier dealings and purchasing processes, which helped me understand how goods are ordered, received, and verified. I've also learned how pricing decisions are made in a competitive market. My internship also improved my communication skills and teamwork. I was interacting with customers, staff, and suppliers, which helped me develop professionalism and confidence in a real working environment.

### **Why I Was Hired After Completing My Internship**

After completing my internship, I was offered a job as an Accountant at Mangalam Stores. This opportunity was a result of my dedication, performance, and ability to adapt to the working environment. One of the main reasons for being hired was my practical understanding of accounting tasks. During the internship, I did prove my ability to maintain accurate records and handle financial data efficiently. My consistency and attention to details have helped me built trust among the management.

Another reason was my familiarity with the business operations. Since I had already learned about the store's system, workflow, and inventory management hence it was easier for me to continue working without requiring an additional training. This made me a valuable asset to the organization. My work ethic and discipline also played an important role. I was punctual, responsible, and committed to completing my tasks properly. I showed a positive attitude

toward learning and improving, which impressed the employer. Moreover, my ability to handle responsibilities independently and communicate effectively with staff and customers made me suitable for the accountant position. The management recognized my potential and decided to retain me as a permanent employee.

### **Opportunities I Saw Before Joining Mangalam Stores as an Intern.**

Before joining Mangalam Stores as an intern, I had identified several opportunities that attracted me to this organization. Firstly, the grocery business is a stable and essential sector, as it deals with daily necessities. This provided a great opportunity to learn about a business that operates continuously regardless of market fluctuations. Secondly, I saw an opportunity to gain practical accounting experience. Since the store deals with daily transactions, it provided a perfect environment to understand real-time accounting processes, including sales, purchases, and inventory management.

Another opportunity was to learn about customer behavior and market demand. Observing customer preferences and buying patterns in a grocery store helped me understand how businesses respond to market needs. I also recognized the chance to develop professional skills, such as communication, teamwork, and problem-solving. Working in a real business environment allowed me to improve my confidence and prepare for future career opportunities.

Finally, I saw Mangalam Stores as a place where I could build a long-term career. The supportive environment, practical exposure and learning opportunities motivated me to join as an intern, which later resulted in a permanent job.

### **Career Growth: Joining as an Accountant**

After successfully completing my internship, I was given the opportunity to continue working at Mangalam Stores as an Accountant. This was a significant achievement for me, as it marked the beginning of my professional journey.

In this role, I am responsible for maintaining financial records, managing daily transactions, preparing bills and supporting inventory management. My internship experience made it easier for me to adapt to this role and handle responsibilities effectively and efficiently. This job has provided me with an opportunity to further enhance my skills and gain deeper knowledge of business operations. Additionally, it has also increased my confidence and prepared me for future career growth in the field of accounting and management.

### **Conclusion**

In conclusion, my internship at Mangalam Stores was a highly valuable and practical learning experience. As it helped me understand real-world business operations and develop essential skills such as accounting, inventory management, communication, and teamwork. The opportunities I identified before joining the internship were fulfilled and the experience

exceeded my expectations. My dedication and performance during the internship led to a job opportunity as an Accountant, which became a strong foundation for my career.

Overall, this experience has played a crucial role in shaping my professional development and will continue to guide me in my future career.

# An Internship Experience at Aasu No Hi Japanese Language Institute Pvt. Ltd.

*by Rakhi Pachhai Chhetri, BBA Scholar, Valley State College*

## About the Organization

Aasu No Hi Japanese Language Institute is a consultancy and educational institution that focuses on providing Japanese language education and study-abroad guidance. The institute helps students who are interested in learning the Japanese language and pursuing higher education or career opportunities in Japan.

The organization offers a range of services including Japanese language classes, student counseling, documentation support, and visa processing guidance. It aims to provide quality education and reliable consultancy services at affordable costs, along with student-friendly support.

One of the key strengths of the institute is its personalized counseling approach. Each student receives individual guidance based on their goals, academic background, and career plans. This helps students make informed decisions about studying or working in Japan.

The institute mainly targets students who are interested in Japanese language learning and international opportunities. By providing reliable guidance and structured learning, Aasu No Hi Japanese Language Institute plays an important role in preparing students for global exposure and future success.

## Challenges Faced

During my internship, I faced several challenges that helped me grow. One major challenge was dealing with students who were confused or had high expectations. Handling such situations required patience and clear communication.

Another challenge was learning about the documentation and study abroad process. Initially, it was difficult to understand all procedures, but gradually I improved through practice and guidance.

Managing multiple tasks at the same time, such as assisting students while handling administrative work, was also challenging. However, this helped me improve my time management and multitasking skills.

## Opportunities

- Opportunity to build a career in education consultancy and student counseling
- Scope to improve communication and interpersonal skills

- Learning about study abroad processes and documentation
- Chance to develop administrative and organizational skills
- Networking with students and professionals for future opportunities
- 

### **Conclusion**

In conclusion, my internship at Aasu No Hi Japanese Language Institute was a valuable and enriching experience. It provided me with practical exposure to the consultancy and education sector and helped me understand the importance of communication, guidance, and professional responsibility.

The experience I gained during this internship will be very useful for my future career, especially in the field of business, education, and consultancy. I am grateful for the opportunity to learn and grow, and I believe this internship has enhanced both my personal and professional development.

# Internship Performance Analysis at Agricultural Development Bank Limited: A Collaborative Review

by Rasmi Acharya<sup>1</sup>, Sabina Kandel<sup>2</sup>, BBA Scholar, Valley State College

## 1. Introduction

This report article analyzes the 50-day internship experience of Rasmi Acharya and Sabina Kandel at Agricultural Development Bank Limited (ADBL), Narayangadh branch, conducted as part of the Bachelor of Business Administration (BBA) program at Pokhara University.

The primary purpose is to evaluate the intern's practical exposure, skill development, and understanding of banking operations, while critically examining ADBL's strengths, weaknesses, opportunities, and threats (SWOT) as observed during the internship. Using both primary (observation, interaction) and secondary (bank reports, website) data, the report highlights key findings: ADBL has a strong rural network and diverse products, but suffers from slow digital adoption, poor ATM reliability, and limited customer communication.

The intern gained valuable technical, interpersonal, and time-management skills. Recommendations include improved IT infrastructure, proactive customer notifications, and stronger college organization coordination. This report serves as a feedback document for the bank, the college, and future interns.

Internships bridge academic theory and workplace reality. Pokhara University mandates an eight-week internship for BBA students. We completed internship at ADBL's Narayangadh branch from December 2025 to February 2026. This report article, co-authored with Sabina, re-examines Rasmi's original internship report to extract structured insights on ADBL's operational effectiveness, the intern's learning outcomes, and actionable recommendations for stakeholders.



The objectives of this analysis are:

To assess ADBL's internal environment (strengths/weaknesses) and external factors (opportunities/threats).

To evaluate the practical skills and attitudes developed by the intern.

To provide feedback to ADBL, Valley State College, and Pokhara University based on evidence from the internship.



## 2. Methodology of the Original Internship

We collected data through:

**Primary sources:** Direct observation, customer interaction, informal discussions with staff.

**Secondary sources:** ADBL annual reports, official website, account opening forms, internal guidelines.

**Limitations included:**

- Short duration (50 days) limiting deep departmental exposure.
- Confidentiality restrictions on financial data.
- Focus mainly on Customer Service Department (CSD) and DEMAT section.

### 3. Key Findings

#### 3.1 Organizational Overview of ADBL

- Established: 1968 (restructured as public limited company in 2005).
- Status: Class “A” commercial bank, 51% government owned.
- Network: 279 branches, 60 ATMs nationwide.
- Core mission: Agricultural credit + commercial banking.

#### 3.2 SWOT Analysis (as observed)

Strength	Weakness
Wide rural-urban branch network	Low customer aware in rural areas
Diverse deposit/loan products	Higher interest rates offered by competitor
ABBS (any branch banking) operational	Paper-based records in some departments
Use of SMS/internet banking	Loans turning into bad debt due to weak regulation

Opportunity	Threat
Growing remittance market	Intense competition other class “A” banks
Investment in national projects (hydropower, tourism)	Political instability
Favorable banking laws	Substitute services (same products across banks)
Branch expansion potential	Rising inflation and real estate slump

#### 3.3 Competitors Identified

Rastriya Banijya Bank Limited (RBBL): Established 1966, similar government-backed heritage.

Nepal Bank Limited (NBL): First bank of Nepal (1937), strong brand recognition.

#### 3.4 Intern’s Skill Development

**Technical skills:** Operating T24 software, electronic cheque scanner, photocopier, ATM troubleshooting.

**Interpersonal skills:** Handling diverse customers, conflict resolution, teamwork.

**Management skills:** Time management (juggling classes and bank hours), work under pressure, punctuality.

**Attitudes gained:** Self-confidence, customer empathy, professional ethics, leadership observation.

## 4. Discussion

### 4.1 Gaps Between Theory and Practice

We noted a significant gap between classroom knowledge and real banking operations. For example, loan appraisal processes in textbooks differ from ADBL’s manual, time-consuming procedures. This confirms the value of internships but also highlights the need for curriculum updates.

### 4.2 ADBL’s Customer Service Challenges

- Long queues and slow service due to understaffed cash counters.
- Frequent ATM technical issues causing customer frustration.
- Inadequate communication regarding interest rate changes.
- 

### 4.3 College Organization Coordination

Valley State College did not conduct mid-internship site visits. Feedback collection was minimal, reducing the opportunity for real-time course correction.

### 4.4 Positive Observations

ADBL’s CSR activities (financial literacy, disaster relief, tree plantation) are commendable.

The bank’s “BREED” core values (Behave with dignity, Responsible, Ethical, Empower employees, Devote to innovation) are visibly practiced in the Narayangadh branch.

## 5. Recommendations

### 5.1 To ADBL (Organization)

Issue	Recommendation
ATM breakdowns	Deploy dedicated technical support team; regular preventive maintenance.
Slow cash counter	Expand cash department and introduce token-based queue system.
Customer unawareness about rate changes	SMS/phone call alerts for deposit/loan rate revisions.
Paper-based records	Digitize legacy data and train staff on paperless workflow.
Employee motivation	Quarterly rewards for best-performing customer service staff.

### 5.2 To Valley State College / Pokhara University

Issue	Recommendation
Lack of mid-internship monitoring	Assign faculty to visit or call the organization at least twice during internship.

No structured feedback loop	Require a mid-term progress report from intern and supervisor.
Heavy course load during internship	Consider dedicating one full trimester/semester exclusively to internship and report writing.
Pre-internship preparation	Organize workshops on banking software, professional communication, and workplace ethics.

### 5.3 To Future Interns

- Maintain a daily log of tasks to improve report writing.
- Proactively ask for cross-departmental exposure (e.g., credit, treasury).
- Learn basic accounting software (Tally, Excel) before joining.

### 6. Conclusion

The internship at ADBL provided Us with invaluable hands-on experience in Nepal’s banking sector. While ADBL excels in rural outreach and agricultural credit, it must modernize its IT infrastructure, improve customer communication, and address ATM reliability. The intern successfully developed technical, interpersonal, and managerial skills. However, closer collaboration between the college and the host organization would enhance future internship outcomes. This report article confirms that structured internship analysis when co-authored by multiple perspectives can yield richer, more actionable insights.

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## **My Internship Experience at Laxmi Sunrise Bank Limited**

*by Samridhi Piya, BBA Scholar, Valley State College*

### **Introduction**

An internship is an important part of a student's academic journey. It helps us learn how real work is done and how organizations operate. As a BBA student, I got the opportunity to complete my internship at Laxmi Sunrise Bank Limited. This experience helped me understand how the banking sector works in real life.

During my internship, I worked at the Customer Service Department (CSD). I observed daily banking activities and learned how employees handle customers and perform different tasks. This internship helped me connect my classroom knowledge with practical experience.

Commercial banks play a major role in the economy by providing financial services like deposits, loans, and payments. Being part of such an institution helped me understand how important banking services are in people's daily lives.

### **Roles and Responsibilities**

During my internship, I was assigned to the Customer Service Department, which is the front part of the bank. My main responsibility was to assist customers and support the staff in their daily work.

I helped customers with account opening procedures, filling forms, and general inquiries. I also observed how deposits and withdrawals are handled. In addition, I learned about KYC (Know Your Customer) procedures and the importance of proper documentation.

I also assisted in organizing files, handling documents, and guiding customers when needed. I observed how daily transactions are recorded and how staff manage customer flow, especially during busy hours.

### **Skills and Knowledge Gained**

This internship helped me develop both technical and personal skills. I gained knowledge about banking procedures, documentation, and customer service.

I improved my communication skills by interacting with customers and staff. I also learned how to behave professionally in a workplace. Time management and teamwork were also important lessons during this period.

Moreover, I understood how banks follow rules and regulations set by Nepal Rastra Bank to provide safe and reliable services. I also learned the importance of accuracy in financial transactions.

## **Challenges Faced**

At the beginning of my internship, I faced some difficulties. It was not easy to understand all the banking procedures quickly. Handling customer queries was also challenging at first.

Sometimes, during busy hours, it was difficult to manage multiple customers at once. I also felt nervous while communicating with customers in the beginning.

However, with the help of senior staff and continuous practice, I gradually improved. I became more confident and comfortable in handling tasks and interacting with customers.

## **Conclusion**

In conclusion, my internship at Laxmi Sunrise Bank Limited was a valuable learning experience. It helped me gain practical knowledge and improve my skills.

This experience increased my understanding of the banking sector and prepared me for future career opportunities. I also developed confidence, responsibility, and a professional attitude.

Overall, the internship was very helpful for my personal and professional growth, and it gave me a clear idea about working in a real organizational environment.

## **Kathmandu Bakery: A Leading Bakery Business in Chitwan**

*Sandhya Neupane, BBA Scholar, Valley State College*

### **Introduction**

In today's competitive food industry, bakery businesses have become an essential part of urban lifestyles. Among the many bakeries operating in Nepal, Kathmandu Bakery has established itself as a trusted and popular brand, particularly in Chitwan and Kathmandu. Known for its quality products, reasonable pricing, and expanding network of branches, Kathmandu Bakery stands out as a leading bakery business.

As a Bachelor of Business Administration (BBA) student of Pokhara University, I had the opportunity to gain practical experience through an internship at C. Kabita & Associates, an audit firm. During my internship, I was involved in auditing activities for various clients, including Kathmandu Bakery. This exposure allowed me to closely observe the operational, financial, and managerial aspects of a successful bakery business.

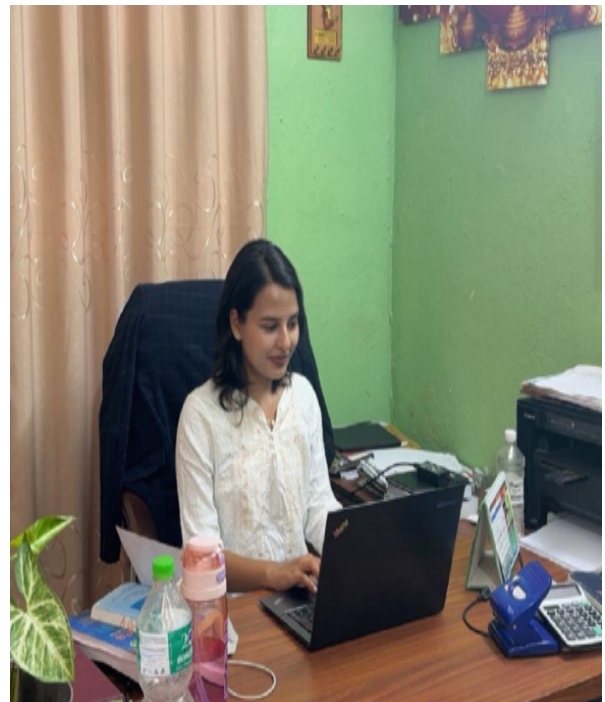
### **Overview of Kathmandu Bakery**

Kathmandu Bakery is one of the most popular bakery brands in Chitwan. It has successfully expanded its presence with multiple branches across major locations such as Kathmandu, Chitwan, and other cities. In Chitwan, its key outlets are located at Chaubiskoti, on the way of the Mahendra Highway, and also at Saptagandaki Chowk, which is nearby and easily accessible to customers.

The bakery is widely recognized for offering a variety of fresh and hygienic bakery items such as cakes, pastries, bread, cookies, and snacks. Its ability to maintain consistent quality and affordable pricing has made it a preferred choice among customers of different age groups.

### **Internship Experience and Learning**

My internship at C. Kabita & Associates provided me with practical exposure to auditing procedures and business operations. Kathmandu Bakery, being one of the firm's clients, gave me an opportunity to understand how a well-established bakery business operates behind the scenes.



During the audit process, I observed various aspects such as:

- Financial record keeping and reporting
- Inventory management
- Sales tracking and cash handling
- Internal control systems

This experience helped me connect theoretical knowledge from my BBA studies with real-world business practices. It also enhanced my understanding of how proper financial management contributes to business growth and sustainability.

### **Business Strengths of Kathmandu Bakery**

One of the major reasons behind the success of Kathmandu Bakery is its strong focus on quality and customer satisfaction. The bakery ensures that all products are fresh, hygienic, and prepared using quality ingredients. This consistency has helped build customer trust over time.



Another important strength is its reasonable pricing strategy. Despite maintaining good quality, the bakery keeps its prices affordable, making its products accessible to a wide range of customers. This balance between quality and price gives it a competitive advantage over other bakeries in the region.

Additionally, the strategic location of its branches plays a significant role in its popularity. Being located in busy areas like Chaubiskoti and Saptagandaki Chowk allows the bakery to attract a large number of daily customers, including travelers, students, and local residents.

### **Operational Efficiency and Management**

From an audit perspective, Kathmandu Bakery demonstrates effective operational management. The business maintains proper records of sales, purchases, and inventory, which is crucial for transparency and accountability.

The staff members are trained to provide efficient customer service, and the workflow within the bakery is well-organized. The management focuses on maintaining cleanliness, timely production, and quick service, which enhances the overall customer experience.

Moreover, the bakery's expansion into multiple locations indicates strong business planning and growth strategy. It reflects the management's ability to identify market opportunities and successfully scale operations.

### **Challenges and Opportunities**

Like any business, Kathmandu Bakery also faces certain challenges. Increasing competition from new bakery brands, rising costs of raw materials, and changing customer preferences can impact its operations.

However, these challenges also create opportunities. The bakery can further strengthen its position by:

- Introducing new and innovative products
- Expanding digital marketing and online delivery services
- Enhancing branding and customer engagement
- Maintaining consistent quality and service standards

By adapting to market trends and customer needs, Kathmandu Bakery can continue to grow and maintain its leadership position.

### **Conclusion**

Kathmandu Bakery is a successful example of a well-managed and customer-focused bakery business in Nepal. Its commitment to quality, reasonable pricing, and strategic expansion has made it a leading bakery brand, especially in Chitwan.

My internship experience at C. Kabita & Associates, particularly working with Kathmandu Bakery as a client, provided valuable insights into real-world business operations. It helped me

understand the importance of financial management, operational efficiency, and customer satisfaction in building a successful business.

Overall, Kathmandu Bakery serves as an inspiring model for aspiring entrepreneurs and business students, demonstrating how dedication, quality service, and effective management can lead to long-term success.

## Internship Experience at Jyoti Bikash Bank

*by Sarbarakshak Chuneli Kumal, BBA Scholar, Valley State College*

Internships serve as a crucial platform for students to bridge the gap between theoretical knowledge and practical exposure. My internship experience at Jyoti Bikash Bank was an insightful and enriching journey that helped me gain firsthand exposure to the banking sector and understand the real workings of the banking sector in Nepal. The internship experience not only enhances technical understanding of banking procedures but also builds confidence, discipline and professional communication skills that are crucial for future career growth. In today's competitive environment, having practical experience is equally important as an academic achievement especially in fields like banking and finance.

Jyoti Bikash Bank Limited is one of the well-established development banks engaged in commercial banking activities established on 9th Shrawan 2065. It was founded by promoters from diverse sectors, including employees of Nepal Electricity Authority and business professional's, with an initial focus on financing hydroelectric projects. Overtime, the bank expanded its services to meet the financial needs of individuals, SMEs, and large corporations, contributing to national economic growth. With the growth of the economy and increasing involvement of people in commercial and financial activities, the demand for credit and financial services has risen significantly. The bank has played an important role in fulfilling these needs, from personal financial services to supporting small and medium enterprises as well as large corporations, thereby contributing to national economic development.

During my internship, I mostly worked in the Customer Service Department (CSD), which is where most of the customer-related work is done. Working in this area helped me see how customers and bank employees interact and how to provide good service to customers. This experience taught me how important it is for different departments to work together and coordinate their efforts.

During my internship, I did a lot of hands-on work that helped me learn more. One of my main jobs was to help fill out important banking forms like account opening forms, checks, d-mate accounts, and so on. This helped me learn how to write bank documents correctly and in the right way. I was also in charge of managing old files and uploading them to an online portal by turning them into digital files. The assignment allowed me to learn the importance of record-keeping and the advantages that can be gained from digitalizing the records. In addition, I had the opportunity to assist the bank personnel in their operations and support them in performing their daily duties, which gave me an insight into the working culture of the bank. Even though I was not authorized to work on the bank's software system, I got to understand how the whole system operates by observing its operation.

I have also learned about how the work is shared amongst various employees. Every employee is assigned a certain task and coordinated properly, making sure that banking work is carried

out effectively. I learned about the task that is assigned to the teller which includes the handling of the transaction of deposit and withdrawal of cash by the customer. The task of the in-charge of operations was also learned. These are people who make sure that operations at the banks are working properly every day. Furthermore, I also have come to know about the job of CSD employees, whose work is to assist and inform customers, handle inquiries and provide information about banking services.

The skills I acquired during the internship program at Jyoti Bikash Bank are important for the success of my career in the future. The communication skills improved due to interaction with customers and staff members of the bank. It also made me learn the skill of presenting ourselves and our ideas properly. Since there was not much time, I was able to develop skills related to time management since I needed to do the task given to me within the set period. Furthermore, I learned about the significance of being punctual, disciplined, and confidentiality, which are critical in the banking sector.

As is expected of any new experience, there were some problems that arose for me during my internship period. It was quite hard for me at first to be able to grasp banking operations and fit into the environment. Banking operations were completely new to me. With time and practice, however, I was able to solve these problems through continued observation and guidance from the staff of the bank. This experience helped me to see the need for patience, adaptability, and the desire to learn.

To conclude, the internship at Jyoti Bikash Bank has been an extremely worthwhile experience for me, adding greatly to my knowledge and development as a person. This internship has helped me learn about how banks operate by providing me with firsthand exposure to this industry. It has enabled me to gain insight into practical applications of theoretical concepts learned in class. Besides gaining insights into banking procedures and practices, the internship has given me important professional skills such as effective communication, proper time management, team spirit, and problem solving. Interacting with customers and seeing the various roles played by people working there has increased my confidence and interpersonal skills. This has further made me realize the importance of discipline and confidentiality, which are very crucial in this profession.

In addition, through this internship program, I was able to gain firsthand information on the organizational structure and work atmosphere of banks. I gained awareness of the necessity of coordinating efforts between various departments and the significance of every individual contribution by employees to ensure proper functioning of the organization. These experiences were challenging for me and have played an important role in developing my adaptability skills. To sum up, this whole process at Jyoti Bikash Bank has been very fulfilling for me. My personality and competence levels have improved significantly due to the learning and experience gained. My exposure to new knowledge and insights has made me competent in several aspects, which will prove helpful in my future career. The internship experience has motivated me towards working in the field of banking and finance.

## **My Internship Experience at NIC Asia Bank Limited**

*Sima Tamang, BBA Scholar, Valley State College*

### **Introduction**

An internship is a practical program included in student's academic course that helps to gain meaningful experiences by connecting theoretical learning with real world practice. As a bachelor's level student, I had the opportunity to complete a 48 days internship program at NIC Asia Bank Limited, Hakimchowk branch. These experiences provided me with valuable exposure to the real-world functioning of the banking sector in a structured and professional environment.

Commercial banks play a vital role in the economy by offering financial services to individuals and businesses. Being a part of such an institution helped me understand how banking operations are carried out daily.

### **Roles and Responsibilities**

During my internship, I was assigned to the Customer Service Department, which serves as the frontline of the bank. My responsibilities included assisting customers with account-related inquiries, deposits and withdrawal.

In addition, I participated in the Know Your Customer (KYC) procedure for new clients and observed how daily transaction records are maintained and reconciled. I also assisted customers in filling out forms and completing documentation and got to learn

how customers complained are handled and resolved.

### **Skills and knowledge gained**

The internship helped me develop both technical and interpersonal skills. I gained practical knowledge of banking procedures, documentation, and the importance of accuracy in financial transactions.

Moreover, I also learned how banks comply with NRB rules and regulations to ensure safe and reliable services.

### **Challenges Faced**

During the initial phase of the internship, I face difficulties in understanding complex procedures and handling customer queries confidently. Managing customers' complaints, especially during busy hours, was also challenging.

However, with guidance from senior staff and continuous practice, I gradually improved. These challenges helped me become more confident, responsible and capable of handling real world situations.

## **Conclusion**

In conclusion, my internship at NIC Asia Bank was a valuable learning experience. It improved my skills, enhanced my understanding of the banking sector, and contributed to my personal and professional growth

## **Internship Experience at Jyoti Bikash Bank Limited (Bharatpur Branch)**

*by Supriya Bastakoti, BBA Scholar, Valley State College*

### **Introduction**

Internship is an important part of the Bachelor of Business Administration (BBA) program under Pokhara University. It helps students connect theoretical knowledge with real-world experience. As a BBA student of Valley State College, I completed my internship at Jyoti Bikash Bank Limited, Bharatpur Branch.

This internship provided me with an opportunity to understand the banking sector closely and develop practical skills required in a professional environment.

### **Objectives of the Internship**

- The main objectives of this internship were:
- To apply theoretical knowledge in a practical workplace
- To understand banking operations and services
- To gain experience in customer service and banking systems
- To improve communication and interpersonal skills
- To understand corporate culture and responsibilities

### **Overview of Jyoti Bikash Bank Limited**

Jyoti Bikash Bank Limited is a national-level development bank licensed by Nepal Rastra Bank. It started its operation in 2065 B.S. with the aim of supporting economic growth, especially in sectors like hydropower.

The bank provides various services such as:

- Saving and deposit accounts
- Loan facilities (home, education, vehicle)
- ATM and card services
- Mobile banking and e-banking
- Remittance services

With many branches across Nepal, the bank has built a strong reputation for customer service and modern banking facilities.

### **Internship Experience and Work Done**

During my internship, I was mainly involved in the Customer Service Department (CSD) and Electronic Cheque Clearing (ECC) section. Customer Service Department (CSD)

In this department, I performed tasks such as:

- Assisting customers in opening and closing accounts
- Providing account information and balance inquiry
- Issuing cheque books and ATM cards
- Handling customer queries and complaints

This department is the face of the bank, and I learned how important communication and behavior are in customer satisfaction.

Electronic Cheque Clearing (ECC)

I also gained knowledge about cheque clearing processes, where physical cheques are converted into digital form for faster transactions. This showed me how technology is improving banking efficiency.

### **Skills and Knowledge Gained**

Through this internship, I developed several important skills:

- Communication and customer handling skills
- Basic banking knowledge and procedures
- Teamwork and coordination
- Problem-solving ability
- Confidence in dealing with real-life situations

I also learned how banks operate daily and how different departments work together.

### **Challenges Faced**

During my internship, I faced some challenges:

- Limited time (only 8 weeks) to learn everything
- Limited access to banking software
- Difficulty in understanding technical banking terms
- Limited exposure to all departments

Despite these challenges, the experience was very valuable for my learning.

### **SWOT Insight (Short)**

From my observation:

**Strengths:** Strong management, good customer service, online banking

**Weaknesses:** Limited marketing, system delays

**Opportunities:** Expansion and innovation

**Threats:** Competition and changing technology

### **Conclusion**

My internship at Jyoti Bikash Bank Limited was a very meaningful and learning experience. It helped me understand the real working environment of the banking sector.

I gained practical knowledge, improved my confidence, and developed professional skills that will be useful in my future career. This internship successfully bridged the gap between theory and practice and prepared me for upcoming professional challenges.

## **My Internship Experience at Nabil Bank Limited**

*by Suraj Basaula, BBA Scholar, Valley State College*

Internship is the pathway between the theoretical knowledge and practicality in the real-world business scenario. Internship programs help the students to become competent, confident, skilled and socially responsive professionals. I completed my internship from Nabil Bank Limited, Hakimchowk branch. The internship lasted for forty-eight days and aimed to provide valuable insights into the business sector by providing real working environment experience and helps them prepare themselves for their future career with a better sense of responsibility and professionalism. Before starting, I expected to gain basic knowledge about banking operations and customer service.

Nabil bank is one of the leading and most prominent 'A' class commercial bank in Nepal which was established on July 12, 1984, as Nepal Arab Bank Limited, making it the first private sector commercial bank in Nepal with foreign joint venture participation. In 1995, a major change took place when the ownership structure changes and control came under the Nepali businessman, Binod Chaudhary and the bank was renamed as Nabil Bank Limited.

Nabil Bank provides different types of financial products and services saving account, current account, loans, remittance, digital banking, locker facilities, card services and many others. The bank operates through a vast network of 268 branch offices with 317 ATM branches. The working environment in Nabil bank was professional, and employees were cooperative and supportive toward interns facilitating a proper environment for study.

During my internship period, I was assigned to the customer service department (CSD). The overall aim of the customer service department is to handle the customer query politely, solving the problems of customers and increasing the sales of products and services. My responsibilities include receiving the phone calls and solving the queries of the customers, assisting customers in filling forms, preparing cheque books, keeping records of issued cheques and ATM cards, filing the documents etc.

In addition, I had the opportunity to observe transactions such as deposits, withdrawals, and fund transfer, and learn about the banking procedures and how its operation is carried out. This exposure helped me understand the practical side of banking, which cannot be learned through textbooks alone.

Throughout the internship, I developed several important skills. By working in the customer service department of Nabil Bank as an intern, I gained knowledge on real world working conditions and it helped me to improve my work efficiency and my personality. This internship program helps me improve my communication skills as I communicated with staffs and

customers daily. Along with these soft skills, I also learned about the different banking related technical skills and knowledge like activities performed by the operation department and its effect on overall banking system of commercial bank, importance of formal and informal relationship within the organization, prepare and activate debit card, importance of signature verification of account holder in banking sector etc.

However, while performing the assigned tasks within the bank I had faced different types of problems especially in understanding banking procedures and technical terms in a short while and the making the customer understand about the banking procedures and policies. Sometimes the customers disagreed to accept the bank's policies and made arguments and handling them was quite difficult. And another main challenge faced during internship program is the lack of trust and belief in intern from the customers making it difficult for us to complete the assigned roles.

Overall, my internship experience was highly valuable and enriching and it was a good experience to work as an intern in Nabil Bank Limited and the employees of the bank were friendly in nature. I got the guidance from the very supportive supervisors It helps me gain not only soft skills but also technical skills. This internship program makes me understand how the bank operates and responsibilities of banking professionals. It won't be difficult for me to understand and conduct basic banking procedures and operations like filling forms, activating ATM cards etc. in the future.

In conclusion, his internship was a great opportunity to bridge the gap between theoretical knowledge and practical application. I was able to work with one of the leading commercial banks. The work that I performed in Nabil Bank was very interesting to me and I learned a lot of new things during my internship period. During my internship in Nabil bank I learnt a lot of things not only by working but also by observing the actions of the individuals within the organization. Therefore, the internship program has helped me to acquire knowledge, skills and experience in banking field and provides the insights for my future career planning.

## My Internship Journey at Machhapuchchhre Bank Limited

*by Sushila Karki, BBA Scholar, Valley State College*

For many BBA students, classroom learning builds the theoretical foundation, but the real understanding begins when we step into the professional world. My eight-week internship at Machhapuchchhre Bank Limited (MBL), Hakim chowk Branch, was just a course requirement it was a life-changing experience that helped me connect academic knowledge with real-world banking practices.

### The Organization: Machhapuchchhre Bank Limited

Machhapuchchhre Bank Limited is one of Nepal's leading "A" class commercial banks. Established in 1998 in Pokhara, the bank has expanded across the country, offering modern and customer-focused financial services. Observing the bank's working environment, mission, and service quality gave me a deeper understanding of how a professional financial institution operates.

### My Roles and Responsibilities

During my internship, I was placed in the **Customer Service Department**, which acts as the front line of the bank. It is where customers first interact and where most daily operations begin.

My key responsibilities included:

- **Account Handling:** Assisting in opening different types of accounts such as Individual, Joint, Corporate, and Current accounts.
- **Customer Service:** Responding to customer queries, guiding them about banking services, and solving their problems.
- **Digital Banking Support:** Helping customers use mobile banking, processing ATM/debit card requests, and updating signatures.
- **Documentation Work:** Assisting in KYC form filling, cheque book requests, statement printing, and maintaining records.
- **Communication Handling:** Receiving phone calls and supporting internal communication tasks.

### Skills I Developed

This internship helped me grow both professionally and personally. Some important skills I developed are:

**Communication Skills:** I learned how to communicate

- clearly with different types of customers, including elderly and non-technical clients.

- **Attention to Detail:** In banking, even a small mistake can create big problems, so I learned to work carefully and accurately.
- **Time Management & Adaptability:** Managing multiple tasks in a busy environment taught me how to prioritize work effectively.
- **Problem-Solving Ability:** Each customer brought a different issue, which improved my ability to think quickly and find solutions.

### Challenges and Learning

- The internship was not always easy. Handling many customers at once required patience and confidence. Also, banking rules and regulations are strict and frequently updated, which made learning a bit challenging at first.
- However, these challenges helped me become more responsible, confident, and aware of real workplace expectations.

### SWOT Analysis of Machhapuchchhre Bank Limited

A SWOT analysis helps to understand the internal strengths and weaknesses of an organization, along with external opportunities and threats. Based on my internship experience at Machhapuchchhre Bank Limited, the SWOT analysis is as follows:

#### Strengths

- **Strong Brand Image:** MBL is recognized as a reliable and customer-oriented “A” class commercial bank in Nepal.
- **Wide Branch Network:** The bank has expanded its services across different parts of the country, increasing accessibility.
- **Customer-Centric Services:** Focus on customer satisfaction through quick service delivery and support.
- **Digital Banking Services:** Availability of mobile banking, ATM services, and online facilities enhances customer convenience.
- **Experienced Staff:** Skilled and supportive employees ensure efficient banking operations.

#### Weaknesses

- **Limited International Exposure:** Compared to some larger banks, MBL has less global presence.
- **System Delays:** Occasionally, technical issues or slow systems can delay customer service.
- **High Workload:** Customer service departments often face heavy pressure during peak hours.
- **Manual Processes:** Some tasks still rely on paperwork, which can be time-consuming.

## Opportunities

- **Growth in Digital Banking:** Increasing use of mobile and internet banking in Nepal offers expansion opportunities.
- **Financial Inclusion:** Expansion into rural and underserved areas can attract new customers.
- **Technological Advancement:** Adopting new banking technologies can improve efficiency and service quality.
- **Youth Market:** Targeting students and young professionals with innovative banking products.

## Threats

- **High Competition:** Strong competition from other commercial banks like Nabil Bank and NIC Asia Bank.
- **Regulatory Changes:** Frequent changes in rules by Nepal Rastra Bank can impact operations.
- **Cybersecurity Risks:** Increasing digital transactions raise the risk of cyber threats.
- **Economic Instability:** Changes in economic conditions may affect banking performance and customer activities.

## Conclusion

My internship at Machhapuchchhre Bank Limited was a valuable step toward my professional career. It provided practical knowledge, improved my skills, and gave me a better understanding of the banking sector. I am grateful for this opportunity and the support I received from the bank staff throughout my journey.

# My Internship Experience at NIC Asia Bank Limited

*by Susma Sapkota, BBA Scholar, Valley State College*

## Introduction

An internship is a practical program included in student's academic course that helps to gain meaningful experiences by connecting theoretical learning with real world practice. As a bachelor's level student, I had the opportunity to complete a 48 days internship program at NIC Asia Bank Limited, Hakimchowk branch. These experiences provided me with valuable exposure to the real-world functioning of the banking sector in a structured and professional environment.

Commercial banks play a vital role in the economy by offering financial services to individuals and businesses. Being a part of such an institution helped me understand how banking operations are carried out daily.

## Roles and Responsibilities

During my internship, I was assigned to the Customer Service Department, which serves as the frontline of the bank. My responsibilities included assisting customers with account-related inquiries, deposits and withdrawal.

In addition, I participated in the Know Your Customer (KYC) procedure for new clients and observed how daily transaction records are maintained and reconciled. I also assisted customers in filling out forms and completing documentation and got to learn how customers complaints are handled and resolved.

## Skills and knowledge gained

The internship helped me develop both technical and interpersonal skills. I gained practical knowledge of banking procedures, documentation, and the importance of accuracy in financial transactions.

Moreover, I also learned how banks comply with NRB rules and regulations to ensure safe and reliable services.

## Challenges Faced

During the initial phase of the internship, I face difficulties in understanding complex procedures and handling customer queries confidently. Managing customers' complaints, especially during busy hours, was also challenging.

However, with guidance from senior staff and continuous practice, I gradually improved. These challenges helped me become more confident, responsible and capable of handling real world situations.

## **Conclusion**

In conclusion, my internship at NIC Asia Bank was a valuable learning experience. It improved my skills, enhanced my understanding of the banking sector, and contributed to my personal and professional growth.

# Internship Experience at a Chartered Accountancy Firm: A Practical Learning Journey

by *Susmita Gautam*<sup>1</sup>, *Pranji Shiwakoti*<sup>2</sup>, *BBA Scholar, Valley State College*

## Introduction

As students of BBA 7th semester, completing an internship is an essential requirement of our academic program. It provides an opportunity to apply theoretical knowledge in practical situations and understand the real working environment of organizations. The internship also helps us develop professional skills, improve communication, and gain exposure to the corporate world.

During the selection of our internship field, we explored different areas such as banking, finance, and business organizations. However, we developed a strong interest in accounting and auditing because we wanted to understand how financial records are maintained, verified, and presented in real business situations. This interest motivated us to choose an audit firm for our internship.

After consulting with seniors and gathering information, we decided to join C. Kabita & Associates Pvt. Ltd., a Chartered Accountancy firm located in Bharatpur, Chitwan. We selected this organization because it provides professional exposure in auditing, taxation, accounting, and consultancy services. We believed that working in such an environment would help us bridge the gap between theoretical knowledge and practical application.

## 2. About the Organization

C. Kabita & Associates Pvt. Ltd. is a well-established Chartered Accountancy firm that provides a wide range of professional financial services. The firm specializes in auditing, taxation, accounting, and business consultancy services. It serves clients from various sectors such as trading businesses, manufacturing industries, banking institutions, healthcare organizations, and service-based companies.

The main objective of the firm is to ensure that clients maintain accurate financial records and comply with legal and accounting standards. The firm also assists organizations in preparing financial statements that reflect a true and fair view of their financial position.

The working environment of the organization is professional, disciplined, and supportive. Experienced professionals guide interns and junior staff, helping them understand tasks step by step. This creates a learning-friendly atmosphere where practical knowledge is continuously shared. The firm also emphasizes accuracy, confidentiality, and ethical standards in all its professional activities.

### **3. Our Internship Experience**

Our internship experience at C. Kabita & Associates Pvt. Ltd. was highly educational and practical. At the beginning, we were slightly nervous because it was our first experience in a professional audit environment. However, the supportive behavior of seniors and staff members helped us adjust quickly to the workplace.

Initially, we were assigned basic tasks such as recording sales and purchase transactions based on invoices and bills. We also assisted in organizing and maintaining financial documents systematically. These tasks helped us understand how real business transactions are recorded and how accounting systems function in practice.

As we gained confidence, we were gradually involved in more advanced tasks such as assisting in auditing work. We learned how auditors examine financial statements, verify supporting documents, and ensure that transactions are properly recorded. We also observed how audit reports are prepared and how recommendations are provided to clients for improving their accounting systems.

We also had the opportunity to visit client business houses for fieldwork. During these visits, we observed how businesses maintain their financial records and how data is collected for auditing purposes. This field exposure was very helpful in understanding the practical aspects of accounting and auditing.

### **4. Skills and Knowledge Gained**

During our internship, we gained several important skills and practical knowledge that will be useful in our future careers.

Firstly, we improved our understanding of accounting and auditing concepts. We learned how financial transactions are recorded, verified, and reported in real business environments. This helped us connect theoretical knowledge with practical application.

Secondly, we developed communication skills by interacting with seniors, colleagues, and clients. We learned how to communicate in a professional manner, ask questions appropriately, and understand instructions clearly.

Thirdly, we improved our time management skills. Since tasks were assigned with deadlines, we learned how to complete work efficiently and prioritize tasks effectively.

In addition, we learned the importance of teamwork. Working in a group environment helped us understand how coordination and cooperation lead to better productivity and accuracy. We also developed attention to detail, which is very important in accounting and auditing work, where even small mistakes can create major issues.

## **5. Challenges Faced**

Although our internship experience was very positive, we also faced some challenges during the process.

One of the main challenges was adjusting to a new professional environment. Initially, it was difficult to understand practical tasks, as they were different from what we had studied in textbooks. However, with guidance from seniors and continuous practice, we gradually improved.

Another challenge was managing time effectively. Since we had to balance internship work with academic responsibilities, it sometimes became difficult to manage both. Despite these challenges, we were able to overcome them through dedication, teamwork, and continuous learning. These difficulties helped us become more confident, responsible, and disciplined.

## **6. Conclusion**

Our internship at C. Kabita & Associates Pvt. Ltd. was a highly valuable and enriching experience. It provided us with practical exposure to accounting and auditing processes and helped us understand how financial systems operate in real organizations.

This internship played an important role in developing our professional skills, including communication, teamwork, time management, and analytical thinking. It also helped us build confidence and clarity about our future career in accounting and auditing.

Overall, this experience has been a significant part of our academic journey. It not only strengthened our theoretical knowledge but also prepared us for real-world professional challenges. We believe that the knowledge and experience gained during this internship will be highly beneficial in our future careers.

