



Cooperative Education Report

Digital Payment Integration in Financial Operation: Khalti Fintech Internship Case study

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ABSTRACT

In this cooperative report titled "Analyzing the Role of Digital Payment Integration in Financial Operations: A Case Study of Internship Experience at Khalti Fintech," we explore the internship journey at Khalti Fintech Company, focusing on integrating digital payment solutions into financial operations. During the internship, I took on various responsibilities like assisting with bank reconciliation, supporting small to medium-sized enterprises (SMEs), and contributing to Bank Reconciliations (BRs). Tasks included updating bank details, tracking discrepancies in financial transactions, and helping with year-end financial closure processes. These duties provided practical insights into fintech operations, improving my understanding of financial concepts and teamwork dynamics at Khalti. One important aspect was coordinating with nine banks and financial institutions to ensure accurate balance updates and reconciliation system maintenance. Exposure to financial systems like Fin-Pro and Gokyo Reconciler, along with using the Minion ERP system, enhanced my skills in Excel and financial database management. These experiences not only deepened my financial understanding but also fostered professional growth in the fintech industry.

Keywords: Fintech, Reconciliation, Financial Closures, ERP System, Database Management, Financial Institution

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LIST OF ACRONYMS

BRs: Bank Reconciliation

CEO: Chief Executive Officer

HOD: Head of Department

ERPs: Enterprise Planning Software

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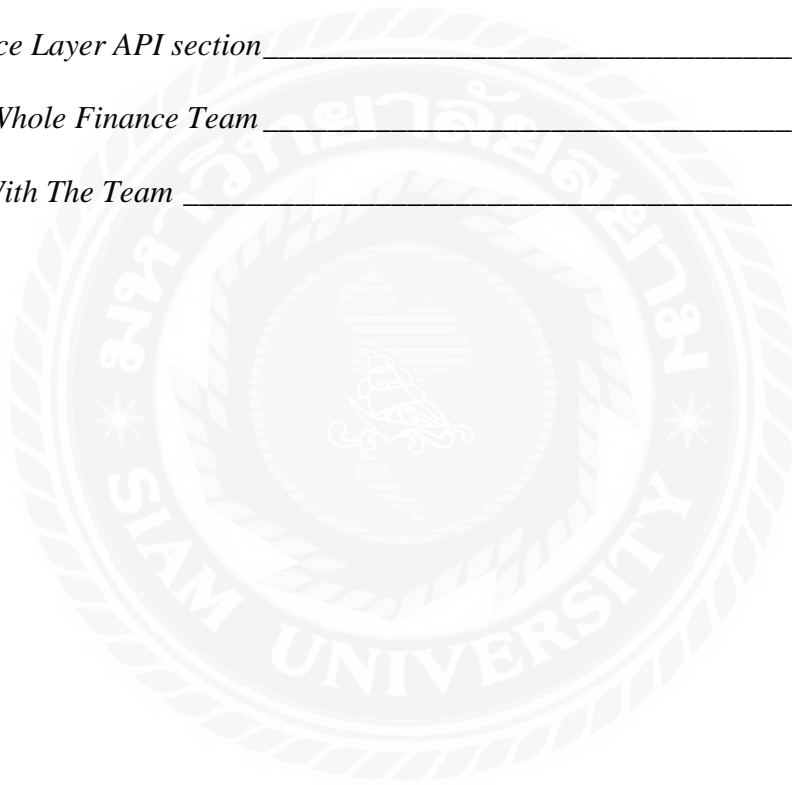
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CHAPTER 1: INTRODUCTION



Figure 1: Khalti Company Logo

1.1 Company Profile

Khalti is a well-known digital wallet company in Nepal that was founded in 2017. They focus on making financial transactions more modern and convenient for users. With Khalti, people can store their money digitally, pay bills, top up their mobile phones, shop online, and handle utility payments all in one place. The company also helps users transfer money to each other quickly and securely (Gupta, 2024). Khalti doesn't stop there - they also offer solutions for businesses, making it easier for merchants to accept digital payments from customers. In a competitive market, Khalti sets itself apart with its user-friendly interface, wide range of services, and commitment to empowering merchants.

1.1.1 Mission of the Company

Their mission is to simplify people's lives by bringing financial inclusivity to all in Nepal and revolutionizing the payment industry. Khalti's services include insurance, movie tickets, rides, flights, event bookings, Bluebook transactions, safety services, DTH subscriptions, landline and internet bill payments, mobile top-ups, electricity bills, and water bill payments. Khalti, established in 2017 is a prominent digital wallet company in Nepal, offering a range of services aimed at modernizing financial transactions (R. Shrestha & Tamang, 2023). With a primary

focus on digital payments, Khalti provides users with a convenient platform to store funds digitally, make payments for various services, and transfer money to other users seamlessly.

1.1.2 Vision of the Company

With a vision to be the top digital transactions platform in Nepal, Khalti strives to provide seamless and secure payment solutions to users throughout the country. Khalti's vision is to make payments easy for everyone in Nepal.

1.1.3 Strategies of the Company

Their strategy involves partnering with hundreds of merchants, catering to a vast network of POS and Agent Network providers, and delivering a top-notch user experience. With a wide range of options like e-banking, smart banking, cards, and wallets, they cater to mobile app users and a network of over 100,000 POS and Agent Network providers. Their team of skilled developers and marketers focus on delivering the best user experience possible. Khalti's customer-centric approach ensures reliability and satisfaction for all service needs. By offering seamless payment solutions to hundreds of merchants, Khalti is committed to making transactions convenient for everyone.

Services mentioned on their website:

- Insurance
- Movie
- Ride
- Flight
- Events
- Bluebook
- Surakashya
- DTH
- Landline

- Internet
- Top-up
- Electricity
- Khanepani

1.2 Organizational Structures

Khalti's office is mainly headquartered in Bakhundole, Lalitpur, Nepal. The board of directors is responsible for policy making & guidance to the whole Khalti team and all of its employees and also lastly, the management. Khalti Fully Technical Office is Headquartered in Pulchowk Lalitpur, Nepal. Khalti currently boasts about 300 employees in total and is currently categorized as:

Table 1: Company Hierarchy

Founder and Co-Founder	Manish Modi and Amit Agrawal
CEO	Binay Khadka
Administrative department/Procurement/Legal Team	
IT department/	H.O.D Durba Acharya
HR department	H.O.D Aryan Upadhyaya
Finance and Accounting Department	C.F.O/H.O.D. Puspa Neupane; Mausam Parajuli

Marketing department	C.B.O.
Intern	Mrinal Shrestha

Table 1: Company Hierarchy

1.2.1 Organizational Structure

Diagram 1: Organizational Structure of Khalti Pvt. Ltd.

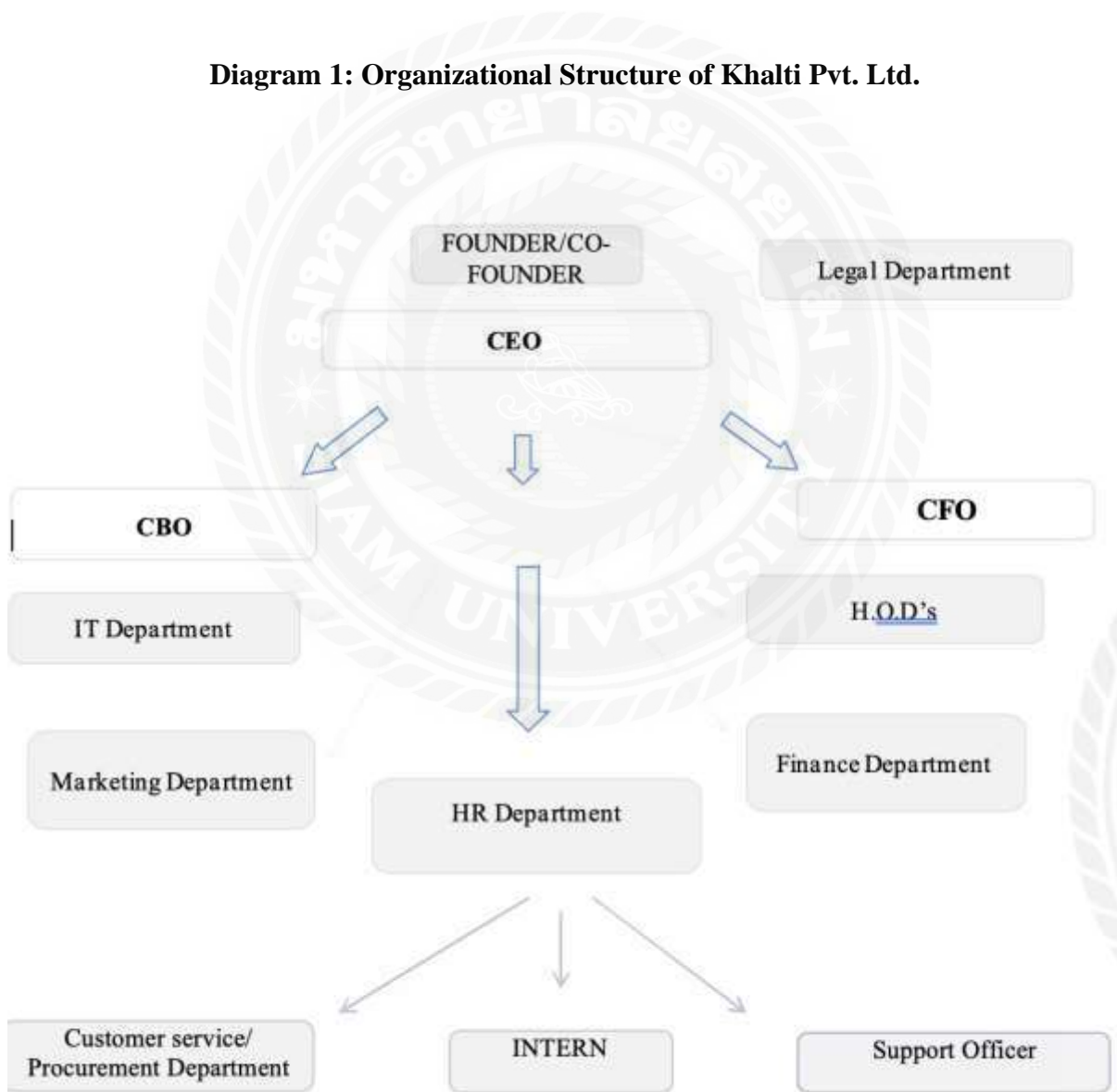


Diagram 1: Organizational Structure

1.2.2 Explanation of Organizational Structure

Khalti Pvt Ltd. operates with a structured organizational framework, consisting of key departments like finance, operations, marketing, technology, procurement, legal, and customer service. Each department plays a crucial role in the company's success, with regular meetings among department heads and the CEO to align strategies and goals. The finance department, overseen by the CFO (Mr. Puspa Raj Nyaupane) and head of finance (Mausaum Parajuli), is responsible for managing financial resources, optimizing processes, and supporting decision-making. During my internship in the finance department, I worked on financial reconciliation, ensuring accuracy in records and transactions to support the company's financial health and compliance (Ghimire et al., 2021). This experience enhanced my understanding of financial management principles in a practical business setting.

The organizational structure at Khalti is set up in a way that helps the company run smoothly and make decisions effectively. It follows a hierarchy, with the executive leadership team at the top, including the CEO and other top executives. These leaders make big decisions about the business's direction in areas like finance, marketing, and technology. Under them, there are different departments like finance, operations, and customer service, each led by a manager. Within these departments, there are team leaders and individual contributors who do specific tasks and report to higher-ups. This structure clarifies everyone's roles, helps with communication, and lets the company make quick decisions to reach its goals.

1.2.2 My Job Position

In my role as an intern at Khalti Pvt Ltd., I am tasked with handling bank reconciliations for nine major banks, a responsibility I have been carrying out for almost two months now. This experience has given me valuable hands-on exposure to financial operations, improving my skills in areas like data analysis and financial reporting. I have also had the opportunity to work with financial software systems such as FinPro, ERP systems, and Gokyo Reconciler, which

has enhanced my ability to navigate professional environments. Moreover, I have become proficient in using essential tools like Excel and MS Office, allowing me to efficiently fulfill my duties.

1.2.3 My Job Position in the Organizational Structure

In Khalti Pvt Ltd.'s organizational structure, my role as an intern falls within the finance department. Here, I have crucial responsibilities that directly impact the company's financial health and regulatory adherence (Chaume, 2020). My tasks involve conducting bank reconciliations and using financial software systems to ensure the accuracy and integrity of the company's financial records and transactions. By performing these duties diligently, I contribute significantly to maintaining the smooth operation of the finance department and the overall financial well-being of the organization.

1.3 Intention and Motivation to Join the Company

I am Mrinal Shrestha, and I hereby present my internship report at Khalti Pvt Ltd., which I have prepared after completing only two out of my four months of successful work at the firm. My decision to join this esteemed organization (2nd biggest digital and online payment gateway with a 23% market share) was driven by my aspirations to strengthen my professional long-term goals, particularly in the field of finance as it aids my background in finance since my A-levels. All in all, the main focus and aim for me to join this prestigious organization was with the aim of enhancing my professional goals in finance. Khalti, one of the largest digital payment gateways in Nepal, has provided me with a unique opportunity to blend my interests in finance and technology. Working closely with major banks, and telecom companies, and managing finances for significant events has expanded my network and communication skills. This experience has equipped me to pursue my entrepreneurial dreams in the educational consultancy sector. I am thankful for the invaluable skills and connections gained during my time at Khalti, which will undoubtedly benefit me in my future career.

1.4 Strategic Analysis of the Company

Now, taking a closer look at Khalti Pvt Ltd. Company through a SWOT analysis. This popular framework helps in assessing a company's strengths, weaknesses, opportunities, and threats. By evaluating internal factors like what the company does well and areas needing improvement, as well as external elements such as market trends and competition, we gain valuable insights for strategic planning. This process allows us to identify areas of growth and potential risks, guiding decision-making for both the present and future. By conducting a thorough SWOT analysis, we can develop a clearer understanding of Khalti Pvt Ltd. Company's competitive position in the market.

1.4.1 SWOT Analysis

SWOT analysis is a useful tool for businesses to plan strategically. Khalti Pvt Ltd. has strengths like its advanced technology for secure financial transactions and a broad network of merchants. The company forms key partnerships with banks, telcos, and event organizers to expand its services. Skilled and marketers drive innovation, supported by ISO certification for data security. However, threats like cybersecurity risks, economic fluctuations, and evolving consumer preferences challenge Khalti's growth. Despite these obstacles, Khalti sees opportunities to grow by expanding geographically, offering new financial products, and collaborating with fintech firms. By leveraging its strengths, addressing weaknesses, seizing opportunities, and managing threats, Khalti can succeed in the competitive digital payment sector.

Table 2: SWOT ANALYSIS

STRENGTHS	WEAKNESS
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<ul style="list-style-type: none"> • Innovative Technology: Khalti digital payment offers services as a digital wallet for payment of various necessities and luxuries like water and electricity bill payments, movie tickets, airplane tickets, etc. • Extensive Network: Khalti has over hundreds of merchants, 22% of market share in the digital payment landscape(customers) and huge agent network • Strategic Partnerships: The company has made a huge number of strategic partnerships with major banks of Nepal (almost all expect Himalayan bank), telecommunications companies (Both private (Ncell) and government (NTC) and even event organizers. • Skilled Workforce: Professionals, including developers and marketers are a part of the big Khalti team of 300. • ISO Certification: Khalti's ISO 27001:2013 (quality assurance) certification underscores its commitment to data security management especially in 	<ul style="list-style-type: none"> • Limited Market: Khalti might face challenges in expanding its user base beyond the local market of as digital literacy is relatively weaker in other more rural parts of Nepal. • Dependency on Internet Connectivity: The reliance on internet connectivity for transactions as we know in Nepal internet services is only confined to our own homes, there is problem is wide availability of internet connectivity which limits and negatively effects the transactions. • Competition: Khalti faces competition from other digital wallet providers and traditional payment methods, Cash, Debit card, Esewa, FonePay, Nepal pay, Connect IPS. • Regulatory Compliance: Nepal is in this political landscape relatively stricter and more pessimistic in digital payments regulations and laws. Thus, Khalti still does not adhering to all the regulatory requirements of Nepal Rastra Bank and compliance and more understanding between the national bank and Khalti still poses a challenge.
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<p>the South Asian domain as an ISO certification in Nepal means a prestigious recognition of a company's commitment to quality management systems</p>	
<p><i>OPPORTUNITIES</i></p>	<p><i>THREAT</i></p>
<ul style="list-style-type: none"> • Market Expansion: There is significant potential for Khalti to expand its services in the local market new geographical markets, both within Nepal and internationally. Also, as it currently has only 22% of market share in Nepal. • Diversification of Services: Khalti can explore diversifying its services like bharatpe in India beyond digital payments, such as offering financial products like to merchants, point of sales, inventory management system, etc. • Government Initiatives: Initiatives aimed at promoting digital payments and financial inclusion especially among lower socio-economic group present opportunities for Khalti to collaborate and contribute to betterment of digital literacy. 	<ul style="list-style-type: none"> • Security Risks: Cybersecurity threats and data are a reality in today's time. For example, Facebook, Instagram and even TikTok are under great scrutiny for selling consumer data. Khalti especially manages people's money are their spending habits; this is usually considered breaches pose a significant risk to Khalti's reputation. • Economic Instability: Economic downturns and fluctuations in currency exchange rates are a normal part of any country's life but that could impact Khalti's consumer spending behavior specially when Nepal has a relatively weaker currency power in the international market. • Technological Disruptions: Rapid advancements in technology could bring strong competition like Apple Pay, Google Pay, Pay Pal which are internationally operating companies may suddenly eat the

	<p>market share of Khalti’s as they are better equipped with funds, and resources.</p> <ul style="list-style-type: none"> • Regulatory Changes: As digital and tech industry is a very quickly changing industry sudden changes in regulatory frameworks and policies governing digital payments platforms can change in Nepal (gives it’s unstable political leadership). Thus, this poses compliance challenges and operational constraints on Khalti's operations.
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Table 2: SWOT Analysis

1.5 Objectives of the Study

While joining Khalti Pvt. Ltd the main goal of mine was to learn as much as I could In this professional environment and grow my professional self along with it. I saw the internship as an opportunity that would help me prepare for the working world which helped me as a student who had the theoretical knowledge but yet only had little practical knowledge and real-world “knowledge”. Thus, during the internship period, I had the following list of what I aimed to achieve.

- Communication skills (formal and professional)
- Working culture and working style of a fintech company
- Various information regarding professional behavior and workplace politics
- To understand the organizational structure of this specific company and how to maintain and follow organizational guidelines.

- Punctuality
- More insights about remote working and my future in the tech and finance industry
- Know how to quickly adapt to the company's financial software.
- A diverse range of skills from people skills to technical skills
- Networking for my future professional career



CHAPTER 2: CO-OPERATIVES STUDY ACTIVITIES

In this section of the internship, I'll go through the specific work tasks I was assigned to from day 1 to 4 months.

2.1 Job Description

For the internship, I was interviewed and was offered a position of paid internship for 3 months with the possibility of extension. As of 26th March, it has been two and a half months of my current ongoing internship. I was assigned with many official works like handling daily BRS of 4 finances and 4 Banks. My job responsibility for the first two weeks was to familiarize myself with the company's system database, and financial software like ERP system, FinPro and Gokyo Reconciler. I was additionally solely responsible for the financial closing of the banks that work with Khalti which I was assigned to.

My internship started as a very entry-level financial assistant and accountant and now in hindsight after two months, I have learned a lot and hopefully will end my internship as a corporate-ready employee.

2.2 Job Responsibilities

- Assigned with Bank Reconciliation of Banks, and Finances.
- Provide daily balance and date Khalti about the financial health of the assigned banks.
- Must contribute daily and prioritize the work for the day.
- Different and simpler works like cash collection for events
- Get an opportunity to meet college representatives from different departments.
- Use financial software (FinPro and Gokyo Reconciler and also ERP systems) efficiently.
- Use Excel (short and Microsoft Office tools for data analysis and reporting

- Manage cash transactions for events and record financial transactions.
- Communicate effectively with personnel from various events, ensuring smooth coordination and resolving any financial queries or issues.
- Collaborate with finance executives and analysts to contribute to financial analysis and reconciliation.
- update bank details and track discrepancies in financial transactions.
- Help in fiscal year-end financial closure processes with regulatory and accounting standards guidelines.
- Participate in meetings with department heads and executives to give any necessary updates and feedback.
- Actively engage in professional networking opportunities within the finance field of Nepal domain

2.2.1 Activities in Coordinating with Co-workers

During my time at Khalti, teamwork was really encouraged to get things done smoothly.

Here's how I collaborated with my colleagues.

- I communicated regularly with finance team members to stay updated on tasks and deadlines.
- Worked alongside the receptionist to gather leads and potential clients, making it easier for us to reach out and engage with customers (from a finance standpoint)
- Assisted the Finance Manager in strategizing and prioritizing tasks to make sure we used our resources efficiently.
- Joined team meetings to share progress, exchange ideas, and address any challenges we faced.
- Helped my colleagues with financial analysis and reconciliation tasks whenever needed.

- Participated in brainstorming sessions to come up with new ideas for improving our financial processes.
- Offered support and guidance to my teammates whenever they needed it.

2.3 Job Process Diagram

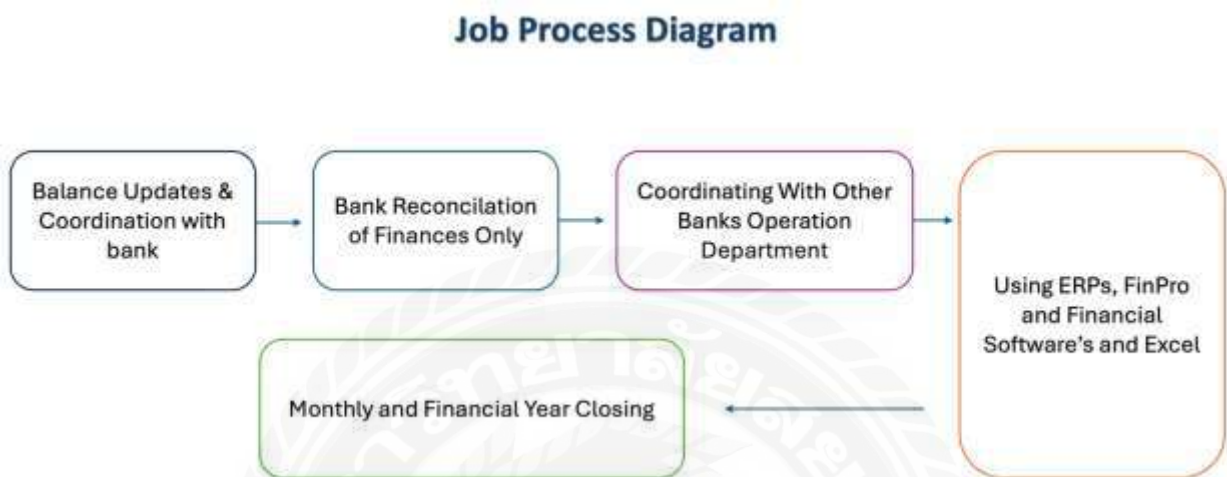


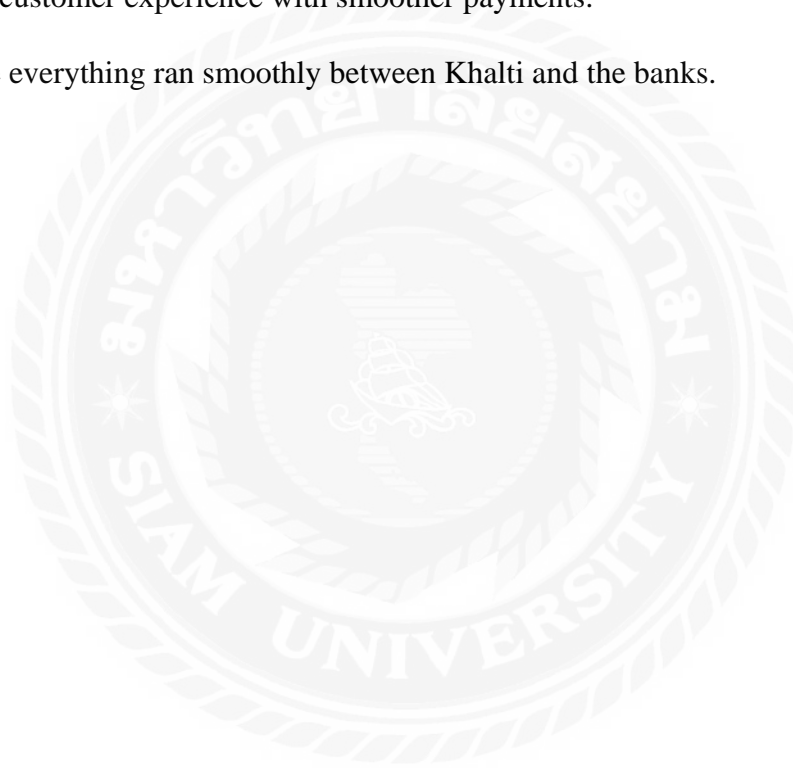
Diagram 2: Job Process Diagram

During my internship periods, I got lots of tasks to do work which helped me to increase self-confidence and make a good connection with some reputed institutions around the world and a personal connection with a representative. Some of the tasks I performed during my internship period at Khalti.

- Conducted bank reconciliations for nine banks.
- Updated bank details and tracked discrepancies in financial transactions.
- Utilized financial software such as FinPro and Gokyo Reconciler for balance updates and system tracking.
- Managed cash transactions for events and recorded financial transactions.
- Coordinated with colleagues to ensure smooth workflow and address any issues.
- Assisted in year-end financial closure processes.
- Participated in team meetings and provided updates on reconciliations.
- Engaged in professional networking opportunities within the finance domain.

2.5 Contribution During Internship

- Made it easier for banks and Khalti to work together.
- Helped improve how finances were managed.
- Fixed problems with money transactions quickly.
- Worked with the team to find better ways of doing things.
- Shared ideas and suggestions during meetings.
- Showed dedication to my internship tasks.
- Improved customer experience with smoother payments.
- Made sure everything ran smoothly between Khalti and the banks.



CHAPTER 3: LEARNING PROCESS

In this section, I will discuss the challenges I encountered during my internship and how I dealt with them, with specific examples of each in detail.

3.1 Problems Identified & their Solutions

During my period of internship, I faced many problems in the beginning period but slowly after two months, I started adapting to them. Thus, some problems and how I faced and solved during my internship period are as described:

3.1.1 Difficulty in Coordinating Between Banks and Khalti's Digital Wallet Platform

During my time as a finance intern at Khalti, I encountered challenges in coordinating between various banks and Khalti's digital wallet platform. Each bank had its own set of systems and protocols, causing inconsistencies in transaction processes. To overcome this, I worked closely with bank representatives to establish clear communication channels and standardized procedures. This collaborative effort led to smoother coordination, ultimately enhancing the efficiency of our digital payment platform for users.

3.1.2 Inefficiencies in Financial Transactions and Reconciliation Processes

Inefficient financial transactions and Bank recons processes with many other banks (*Khalti works with almost all banks in Nepal) have been causing major delays for the team. Mistakes and inconsistencies have been leading to delays in our financial reports. To overcome this, I First talked to my supervisor about the job he agreed to improve these processes by pinpointing areas that needed more focus by the team and implementing solutions to make our workflows more efficient. By increasing our efficiency, we were creating not only our efficiency but our accuracy as well

3.1.3 Lack of Collaboration Between Khalti and Partner Banks

The collaboration between Khalti and partner and Settlement banks needed improvement, especially speaking in terms of communication. In my third week when I had to coordinate with banks to get their bank statement, it was difficult as there was no streamlined communication or personnel which slowed down my work was causing challenges in integrating our digital payment platform smoothly. To tackle this issue, I focused on how to overall improve collaboration and build stronger relationships between the two parties involved. Through strengthening partnerships and getting better at communication we successfully made the integration of our digital wallet platform with banking services more efficient and simpler. This led to increased convenience for customers using our platform for digital payments.

3.1.4 Identifying and Resolving Discrepancies in Financial Transactions

One of the biggest challenges I faced during the first month was to identify and fix mistakes in financial transactions quickly by myself. When I saw errors and forgot something during data entry it caused panic as I thought it would make the financial reports inaccurate. To address this, I wrote a Microsoft Word document and inside it a guideline which I gular audits to catch these discrepancies early on. By resolving these issues promptly, we maintained the accuracy of our financial records, ensuring that we complied with regulatory standards.

3.1.5 Challenge with Complicated Financial Software

Dealing with the newness of financial software was a bit overwhelming for me at first as using such programs was limited. I solved this challenge by dedicating time for the first month to learning the mechanism software's functionalities and seeking guidance from my colleagues. By consistently using the software I was able to gradually get better.

3.2 Recommendation to The Company

Increasing focus on the quality of training programs like software training, excel training, and intern and new hire training programs is one-way Khalti may enhance its operations by incorporating. They can have a better understanding of how things operate and feel more comfortable in their responsibilities with clear instructions and practical learning opportunities. This can entail having frequent meetings, making use of technologies like chat applications and emails, and making sure everyone is aware of who to ask for assistance better collaboration also requires improved team communication. Mainly, the lack of gender diversity presents in finance made the crucial viewpoint of women missing in the workplace, thus, active initiative needs if taken can promote better flow of all work in Khalti (Ayoko, 2020). Additionally, Upper management did not include women, and no real position of power in Khalti seemed to necessarily include women voices (I. Shrestha, 2020). Offering workshops and online courses as growth chances can also support staff members/female youth in their ongoing education and skill development might propel Khalti further. It's crucial to forge closer ties with banks and other partners, which calls for frequent get-togethers to review developments and figure out how to collaborate more successfully.

3.2 Learning During Co-ops Studies and Applying Course Knowledge

- Improved my understanding of financial transactions and reconciliation processes.
- Learned to use various financial software and tools, like Excel and FinPro.
- Enhanced communication skills by interacting with colleagues and bank representatives.
- Gained insights into the workings of a fintech company and the digital payment industry.
- Developed problem-solving skills by identifying and resolving discrepancies in financial records.

- Improved time management and organizational skills through handling multiple tasks simultaneously.
- Learned about the importance of teamwork and collaboration in achieving organizational goals.
- Expanded my knowledge of financial concepts and their practical applications in a real-world setting.
- Enhanced my proficiency in using digital platforms for communication and collaboration.
- Learned about the importance of customer service and ensuring a seamless user experience in digital payments.

3.4 Learning Work Ethics and Organizational Culture

During my internship at Khalti, I came to realize the significance of work ethics in a professional setting. In college, we often overlook the importance of punctuality, commitment, and integrity. However, in the real world, adhering to work ethics becomes paramount. It's not just about completing tasks; it's about doing so with integrity, dedication, and professionalism. Additionally, understanding the organizational culture is crucial as it sets the tone for the workplace environment. A positive culture fosters employee satisfaction, customer happiness, and overall organizational success (Amalia et al., 2021). As an intern, learning about work ethics and organizational culture has equipped me with valuable insights that will benefit me throughout my career. According to Warren Buffet, "In looking for people to hire, you look for three qualities: integrity, intelligence, and energy. And, if they don't have the first, the other two will kill you" (Quoteresearch, 2023).

Some notable quotes on work ethics and organizational culture resonate with this understanding:

- Special Skills and New Knowledge Acquired During Co-Op Studies

- Independence Skills
- Analytical Skills
- Time Management Abilities
- Understanding Organizational Dynamics
- Maturity and Professionalism
- Accountability and Responsibility
- Enhanced Communication Skills:
- Adaptability and Flexibility



CHAPTER 4: CONCLUSION

4.1 Summary of Highlights of Co-Op Studies

The faculty at SIAM university takes initiatives to inform and prepare the students as much as it is possible to do in a classroom. My main highlight of this whole course was the wide array of working professional who came and taught us about the professional working environment in thailand and how Mrs. Booniya Ma'am encourage students to stay and explore the internship opportunities in thailand. The the department's goal was to create a future of working individuals who excelled and were equipped with woking of whatever field they pursued. As my background in finance and my bachelors aligns with my area of interest, I joined Khalti as a finance intern who helped and did everything from mere account tasks, to managing event funds, to analyzing

4.2 Evaluation of the Work Experience

My experience as a finance intern was very good and fruitful as it acted as a stepping stone towards my professional working carrer. It helped to better unsertand the workplace culture and additional things like teamwork, commitment, time management. My career goal it to further my experiexe in the fintech industry to become a data analyst involving some level of finance. and solve business, financial and societal problems through data analysis. Because data analysis is an integral part of the finance and tech it was corely related to my area of interest. All in all my experience at Khalti taught me the importance od detail that finance and tech industry has to be be, the art of precision and anayzation.

This information has provided me with a solid foundation in Fintech and data analysis and has increased my confidence in performing tedious data analyst/scientist work for not only my future professional setting but my master's degree as well. . Hence, the

work experience I gained throughout the co-op studies has helped me in my career development. Khalti company is one of the more prominent companies in Nepal, thus, it being a fintech company made me more nervous as I was directly assigned the position in finance. Additionally, award winning CA's led the office and I was even more nervous as i was the ostocks for the company to an extent. The Tasks I was assigned, which are both tedious and exciting for my first time were both quite different from one another. The day-to-day accounting I did involve more of accounting tasks such as making financial statements, reconcilitaions, ledgers, etc. On the other hand involved more advanced tasks like planning, exploring knowledge, gathering information, assuring I wanted to further grow in the financial environment with influence of tech.

Being part of the Co-op studies also made me understand where I stand and mty qualities that i posses in an a professional working sense. I had a certain thinking of how the workplace is and how the professional career was going to be, in a sense, i was rigid, but this co-op studies reflected a more concise picture of my strengths and more importantly my weaker points. My strong side mainly involved critical thinking, analysis, creativity, team work, technical ability, time management, and punctuality. My weaknesses or the areas of improvement included multi-tasking and adaptability. Hence, the Co-op study gave me the opportunity to flaunt my strengths and improve on my weaknesses.

Lastly, having a chance to learn from a supportive and helpful faculty like platform like KCM and SIAM to develop and enhance my soft skills, networking, teamwork, critical thinking, and problem-solving. Spending four months at Khalti also enhanced and helped grow my skills that i had from Co-op Studies only 3 of 20 people there but thought good guidance and leadership i was able to persevere and learn alot. Moreover, me and my co-workers were able to form a good team and were able to make the most out of the teamwork.

4.3 Limitations of the Co-Op Studies

Although, Co-op studies really boosted my confidence as not only a student but as a professional,, there are a few limitations of the Co-op studies that I felt in there as my time as a student.

- The Co-op studies began with no guidance on the type of job we should pursue based on our career objectives. Such sessions would have been an additional benefit for us in forming a clearer picture regarding the work type and making the most out of the internship.
- The Co-op studies classes used took place in thailand, It became fruitful later on but beginning few months while i was havbing trouble to adapting to a entirely different country it took focus away from the classes. Additiobnally, some of the note giving classes where teachers weren't present cound have been online.
- Additionally, communication with students after the nd of physical classes could have been better and clearer after we returned back to Nepal.

4.3.1 Recommendations for the Improvement of Cooperative Education Preparation Courses

- Siam University should've arranged a quick meeting for each student before to Co-ops to provide advice on the type of internship or job that would be most suitable for them.
- Everyone might choose a time that works for them for the cooperative study sessions.
- The Co-op study organizers may be able to bridge the communication gap by organizing special sessions where students may discuss their co-op experience and share knowledge about how to perform in the industry.

4.3.2 Recommendation for the Improvement of Co-op Work

Siam University's Co-op program can be made better by concentrating on expanding placement options, providing workshops for professional growth, and fusing co-ops with academic courses. Furthermore, implement a mentorship initiative and encourage alumni networking to improve students' employability and practical skills.



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ANNEX



Figure 2: Company logo



Figure 2: Holi Stalls with Ticketing Partner Khalti Pvt. Ltd.



Figure 3: The Finance Section Entryway



Figure 4: My desk in the Finance Office



Figure 5: Service Layer API section



Figure 6: The Whole Finance Team



Figure 7: Me With The Team

Transaction ID	Transaction Ref	Description	Date	Amount	Status	Account	Bank	Bank Date	Bank Amount	Reconciled
1	Completed	...	...	...	...	...
2	Completed	...	...	...	...	...
3	Completed	...	...	...	...	...
4	Completed	...	...	...	...	...
5	Completed	...	...	...	...	...
6	Completed	...	...	...	...	...
7	Completed	...	...	...	...	...
8	Completed	...	...	...	...	...
9	Completed	...	...	...	...	...
10	Completed	...	...	...	...	...
11	Completed	...	...	...	...	...
12	Completed	...	...	...	...	...
13	Completed	...	...	...	...	...
14	Completed	...	...	...	...	...
15	Completed	...	...	...	...	...
16	Completed	...	...	...	...	...
17	Completed	...	...	...	...	...
18	Completed	...	...	...	...	...
19	Completed	...	...	...	...	...
20	Completed	...	...	...	...	...
21	Completed	...	...	...	...	...
22	Completed	...	...	...	...	...
23	Completed	...	...	...	...	...
24	Completed	...	...	...	...	...
25	Completed	...	...	...	...	...
26	Completed	...	...	...	...	...
27	Completed	...	...	...	...	...
28	Completed	...	...	...	...	...
29	Completed	...	...	...	...	...
30	Completed	...	...	...	...	...
31	Completed	...	...	...	...	...
32	Completed	...	...	...	...	...
33	Completed	...	...	...	...	...
34	Completed	...	...	...	...	...
35	Completed	...	...	...	...	...
36	Completed	...	...	...	...	...
37	Completed	...	...	...	...	...
38	Completed	...	...	...	...	...
39	Completed	...	...	...	...	...
40	Completed	...	...	...	...	...
41	Completed	...	...	...	...	...
42	Completed	...	...	...	...	...
43	Completed	...	...	...	...	...
44	Completed	...	...	...	...	...
45	Completed	...	...	...	...	...
46	Completed	...	...	...	...	...
47	Completed	...	...	...	...	...
48	Completed	...	...	...	...	...
49	Completed	...	...	...	...	...
50	Completed	...	...	...	...	...

Figure 8: Doing Bank Reconciliation