COOPERATIVE EDUCATION REPORT

Balancing books to building skills as Accounts & Finance Intern at United Distributors Nepal Pvt. Ltd

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Abstract

This cooperative education report presents the learning experience and professional exposure gained during my 16 week internship at United Distributors Nepal Pvt. Ltd, a leading company in the FMCG industry as an Accounts and Finance Intern.

As a part of the Debtors team, I was actively engaged in a wide range of financial and administrative tasks that enhanced both my technical and professional skills. My daily responsibilities included filing and reconciling cash, cheque and bank receipts; managing and updating journal vouchers; monitoring and coordinating with clients regarding overdue payments and assisting with bank guarantee renewals and related documentation. I also contributed to the segregation and filing of Accounts Payable (A/P), Accounts Receivables (A/R) and Trade Receivables (T/R) documents, prepared debit notes, ensured proper organization of financial records for compliance and audit purposes.

The internship provided a platform to enhance my understanding into the financial operations of a leading distribution company, allowing me to apply theoretical knowledge in real world scenarios.

Through these experiences, I developed stronger analytical abilities, organizational skills and professional communication, which will serve as a solid foundation for my career in finance and accounting.

Keywords: *FMCG, Debtors, Bank Guarantee, Accounts Payables, Accounts Receivables, Trade Receivables*

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Lastly, I would like to acknowledge the unwavering support of my family, friends and peers who continuously motivated me during this journey. This internship has been an important stepping stone in my career path, honing me with practical skills and insights that will be highly fruitful for my future endeavors.

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List of Abbreviations

A/C – Account

A/P – Accounts Payable

A/R – Accounts Receivable

BG – Bank Guarantee

BP – Business Partner

FMCG – Fast-Moving Consumer Goods

FY – Fiscal Year

GT – General Trade

HFD – Health Food Drink

JV – Journal Voucher

KICP – Kathmandu Incoming Payments

KYC – Know Your Customer

MIS – Management Information System

MT – Modern Trade

ODC – Other Deposit Cheque

PDC – Post-Dated Cheque

TDS – Tax Deducted at Source

T/R – Trade Receivable

URC – Unique Reference Code

VAT – Value Added Tax

Chapter 1: Introduction

This chapter contains a detailed overview of United Distributors Nepal (UDN), a leading FMCG company in Nepal and a vital flagship of the esteemed Vishal Group. Over the past 15 years, UDN has been working as the exclusive distributor for nearly ten renowned multinational FMCG companies. The chapter primarily outlines a detailed company profile, including its history, mission, vision, core values, product ranges and strategic partnerships. The chapter further outlines the organizational structure of the company, highlighting its key functional divisions and my specific position in the Accounts and Finance Department. Furthermore, it explains my intention and motivation for joining United Distributors Nepal, followed by a strategic analysis of the company through a SWOT framework.

1.1 Company Profile

Figure 1: Logo of United Distributors Nepal Pvt. Ltd

United Distributors Nepal Pvt. Ltd (UDN) is one of the Nepal's leading distribution companies and a flagship of Vishal Group which is a diversified business conglomerate. The company specializes in import, marketing and nationwide distribution of Fast Moving Consumer Goods (FMCG) and serve as the authorized distributor for several global brands such as Procter & Gamble (P&G), Britannia, Kellogg's, Pringles, Emami, Mars, Ferrero, GSK, HFD and SC Johnson. UDN manages a wide varieties of products including personal care, hygiene, detergents, breakfast cereals, confectionery, household cleaner and disinfectants, and health drinks. Its distribution network reaches over 45,000 retail outlets nationwide, supported by more than 120,000 sq. ft. of warehousing space and a workforce of more than 490 employees.

1.1.1 Mission of UDN

Guided by its philosophy, "Touching Life – Improving Health – Bringing Happiness," The mission of United Distributors Nepal Pvt. Ltd is to enhance the everyday lives of Nepalese consumers by providing high quality global brands with efficient distribution and reliable services.

1.1.2 Vision of UDN

United Distributors Nepal Pvt. Ltd envisions itself as a transformative force in the FMCG distribution landscape of Nepal. Their vision is to evolve and lead the market by empowering skilled workforce, creating strong logistical and operational capacities and leveraging advanced technological solutions- collectively setting standards of distribution across the nation.

1.1.3 Core Values of UDN

The core values of UDN shapes its identity and business culture:

1. Integrity & Transparency: Conducting business with honesty, fairness and accountability
2. Excellence in Service: Ensuring quality, reliability and professionalism in every aspect of distribution.
3. Customer Focus: Prioritizing customer satisfaction by providing trusted brands and services across Nepal.
4. Innovation and Technology: Continuously improving operations by adopting modern systems and practices.
5. People-Centric Approach: Valuing employees, partners and stakeholders by fostering growth, teamwork and mutual trust.
6. Responsibility: Contributing to Nepal's economic growth and operating with social and environmental responsibility.

1.1.4 Strategies of UDN

The strategies of UDN are designed to strengthen its position in Nepal's FMCG sector and ensure growth. These strategies include:

1. Expanding Market Reach: The company works on reinforcing relationships with retailers and wholesalers, developing robust distribution networks and improving product availability across both general and modern trade clients.
2. Strengthen Brand Portfolio: UDN actively collaborates with multinational FMCG companies. Through these partnerships, the company is able to provide Nepalese consumers with a wide range of globally recognized daily use products.
3. Smoothen Operations: UDN implements advanced inventory management systems which makes them able to streamline supply chain processes, reduce costs and minimize stock shortages and ensures timely delivery of products throughout the nation

4. Focusing on Customer Value: UDN prioritizes retailer and consumer satisfaction by providing reliable delivery, timely services and consistent supply of goods to build long term relationships.

1.1.5 Success Formula of UDN

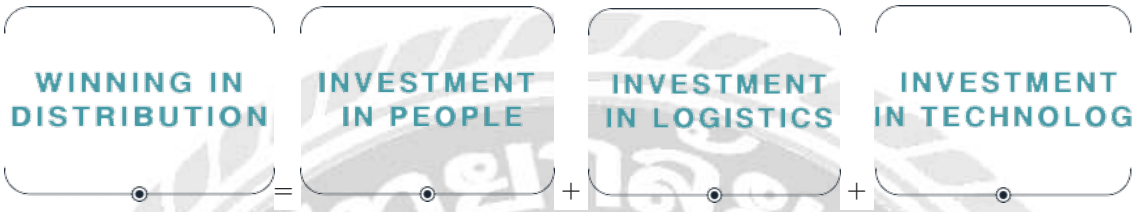

Figure 2: United Distributors Nepal Success Formula

United Distributors Nepal Pvt. Ltd. has developed its own **success formula** built on three fundamental pillars: **People, Infrastructure, and Technology**. This formula reflects the company's long-term commitment to continuous improvement, innovation, and sustainable growth.

Figure 3: Skillsoft user orientation session

Figure 4: Teej Dar Celebration

The company curates programs focusing on employee engagement, culture, and well-being through events, celebrations, and recognition. UDN also ensures a motivated, cohesive, and loyal team. With a modern, well equipped and comfortable workspaces, meeting areas, and facilities, UDN is committed to provide functional infrastructure that enables productivity and efficient collaboration. UDN's investment in technology and training for different department based on their specific needs ensures employees are skilled in the latest software and processes. Continuous learning and adoption of technology improve efficiency, accuracy, and competitiveness.

1.1.6 Key Drivers of UDN

Figure 5: Key Drivers of UDN

A number of important factors that influence United Distributors Nepal Pvt. Ltd.'s organizational culture and business performance are responsible for the company's expansion and success. The company's internal strengths and continual improvement strategy are reflected in these drivers.

- *Brand Passion:* UDN has a strong commitment to the local and international brands it distributes. This enthusiasm guarantees constant work in marketing, providing, and upholding the caliber and credibility connected to any brand.
- *Support from a Large Corporate House*: UDN has the financial stability, strategic direction, and corporate governance that come with being a member of the Vishal Group, one of Nepal's most reputable commercial conglomerates. These factors allow UDN to confidently pursue its ambitious ambitions.
- *Possibilities for Internal Learning*: UDN makes use of the skills and experience of its sister companies in the Vishal Group. Its operational capabilities are strengthened and innovation is encouraged by this internal interchange of concepts, procedures, and experiences.
- *Possibilities for External Learning*: UDN regularly looks for external learning possibilities through professional collaborations, market exposure, and international alliances. This enables the business to maintain its competitiveness in Nepal's FMCG distribution market by consistently improving its procedures.

1.1.7 Key Products of UDN

Figure 6: Key Products of UDN

UDN has established itself as a one stop solution for distribution of essential consumer goods in nepal catering to everyday needs ranging from biscuits, snacks, cereals, chocolates , confectionary and health drinks like Britannia, Kellogg's, Mars, Ferrero and Horlicks. Furthermore, UDN includes Procter & Gamble brands like Olay, Pantene, Oral-B and Whisper. Under baby care, they focus on the brand Pampers. They also provide with detergents, surface cleaners and insect repellents.

1.1.8 Vishal Group and its linkage with UDN

Figure 7: Vishal Group Logo

United Distributors Nepal Pvt. Ltd operates under the umbrella of the Vishal Group, one of Nepal's largest and diversified business conglomerates, Established in 1940's by an agrawal family, it started as a fabric shop in Dharan. Then, the group led by Mr. Gordhandas Agrawal kept their hands on trading of textiles. With time, their progression started as a trader of range of industrial inputs and international FMCG brands of Nepal. In the time span of around 80 years, Vishal Group has evolved as a leading business house with operations across multiple sectors including distribution, manufacturing, bbanking and insurance, energy, social business, education and real estate. As the flagship distribution company of the Vishal Group, UDN benefits from the group's strong corporate governance, financial stability and strategic guidance.

1.2 Organizational Structure

This section provides an overview of the organizational framework of United Distributors Nepal Pvt. Ltd. It explains how the company is structured to manage its wide range of operations. The section highlights the company's hierarchy, major functional divisions, and the roles of each department in supporting overall business objectives. It also describes how my position as an intern in the Accounts and Finance Department fits into this structure. By outlining these aspects, this section demonstrates how UDN integrates its resources and departments to operate effectively as one of Nepal's leading FMCG distributors.

1.2.1 Organizational Structure of UDN

Figure 8: **Diagram of the Organizational Structure**

UDN has established a structural organizational hierarchy that promotes effectivity, efficiency and coordination across all levels of management. At the top of the hierarchy are the Board of Directors (BOD) which comprises of Mr. Anuj Agrawal, Mr. Arpit Agrawal who serves as the executive director and three other stakeholderswho collectively provide the company's overall startegic direction and policy guidance. The Managing Director, Mr. Vivek Agrawal is entrusted with the responsibilty of implementing these strategies, overseeing day to day operations and ensuring that the company's activities align with its long term objectives. Supporting the MD, the Chief Financial Officer (CFO), Mr. Deepak Kumar Agrawal serves as the central link between the business units team and different departments with the responsibility of overseeing financial management, compliance and performance monitoring.

The organizational framework consists of two major components: Departments and Business units. Both work in close integration to ensure that the company's operations and brand performance objectives are effectively accomplished.

The company includes different departments with individual roles and responsibility which are explained below.

- *Accounts and Finance*: This department oversees financial planning, reporting and fund management.
- *Human Resources*: This department manages talent acquisition, training, employee relations and organizational development.
- *Supply Chain Management*: This department ensures smooth procurement, warehousing and distribution of goods.
- *Audit, Legal, System & Compliance*: This department maintains regulatory compliance, risk management and internal control systems.
- *Claims*: This department handles product claims, replacements and customer related issues.
- *Administration*: This department facilitates daily operations and inter departmental coordination.

Each department is structured hierarchically with Departmental Heads, Managers, Officers and Junior Officers to ensure proper delegation of responsibilities and smooth workflow.

In addition to the functional departments, UDN manages a diversified portfolio of international brands through its business divisions. These divisions are led by the Business Head, who is supported by Sales Managers, Sales Officers, DSEs/Merchandisers and the MIS team. The company's business portfolio includes Health Food Drinks (HFD), Kellogg's and Pringles, Procter & Gamble (P&G), Britannia, Mars and Ferrero, SC Johnson, GSK and Duracell, Emami, and Modern Trade, which covers key accounts and organized retail chains. Each business division is tasked with ensuring sales growth, market expansion, and strong brand performance in Nepal's competitive market.

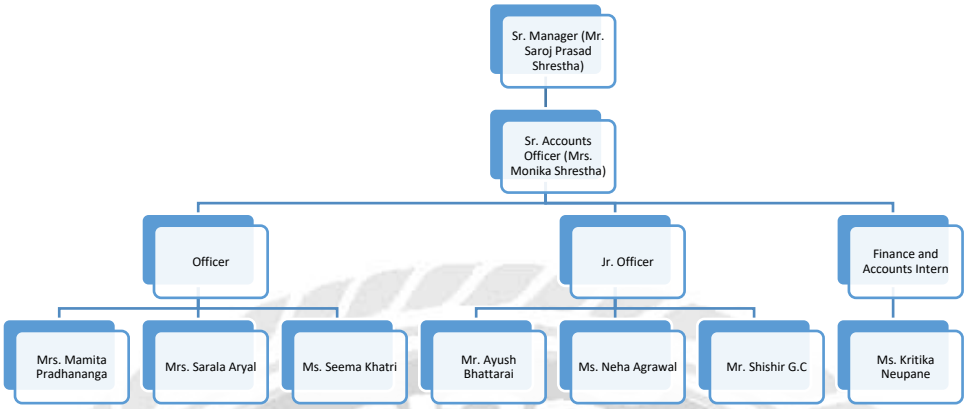

Figure 9: Organizational Structure of Debtors Team

The Debtors Management Team is responsible for handling sales orders, receivables, reconciliations, and payment tracking to ensure smooth financial operations. Each member has specific roles while also supporting team requirements when needed:

- *Monika Shrestha (Sr. Accounts Officer):* Oversees sales order processing support, manages party securities (BG, ODC, PDC), prepares ageing and credit limit analysis, calculates monthly OD interest, prepares closure reports, and handles quarterly reconciliation of GT parties.
- *Seema Khatri (Officer):* Assists in sales order processing, prepares ageing reports, updates and tracks PDC/ODC, monitors payments, and maintains cash security and interest records.
- *Ayush Bhattarai (Junior Officer):* Handles monthly reconciliation of MT parties, follows up on PRs/DN for closure, maintains records of DN/CN in ledgers, and supports overall team functions.
- *Mamita Pradhananga (Officer):* Manages closure and reporting of incoming payments, updates PDC and contra entries, documents incomings, and provides team support.
- *Sarala Aryal (Officer):* Focuses on closing AR credit memos and sales returns, assists in invoicing for other business units, and supports team tasks.
- *Shishir G.C. (Junior Officer):* Works on closure of AR credit memos and sales returns, documents DN/CN, and provides additional support as required.

1.2.2 My Job Position in UDN

I was positioned as an Accounts and Finance Intern under the supervision of Mrs. Monika Shrestha who works as a Senior Accounts Officer in the company. As an intern, I worked closely with the debtors team which provided me with the opportunity to observe and understand how financial activities align with the overall operations of a large FMCG distribution company.

1.2.3 My Job Position in UDN's Organizational Structure

As an Accounts an d Finance Intern, my position was within the accounts department. I reported directly to the Sr. Accounts Manager of the Debtors Team, Mrs. Monika Shrestha. My roles and responsibility mainly revolved around:

- Worked as a support function, improving departmental efficiency by managing record-keeping, documentation, and reconciliations.
- Supported Accounts Payable (A/P) and Accounts Receivable (A/R) functions.
- Handled tasks such as bank guarantee filing and renewal, business partner account reconciliation, cheque deposits, and balance confirmation letters.
- Interacted with clients for payment follow-ups and documentation requests.

1.3 My intention and Motivation to choose UDN as my coop studies workplace

My primary intention towards the coop internship was to gain practical knowledge in a dynamic business environment. As a student of Finance and investment, I wanted to enhance my technical skillsof financial management, accounts payable/receivable, reconciliations and compliance while also refining essential soft skills such as teamwork, communication and time management. UDN's structured and professional work environment was ideal for this purpose. Additionally, I was motivated by the opportunity to gain practical experience in a well established and reputed organization. UDN as one of the largest FMCG distributors in Nepal and the flagship company of the Vishal Group, offered the bets platform for me to apply my academic learning in a real world setting. The company's strong market presence, extensive distribution network, and diverse brand portfolio presented a unique chance to understand how large-scale financial operations are managed in practice.

I believe that working under experienced professionals in such an environment would not only strengthen my understanding of financial processes but also prepare me for future career challenges. This combination of reputation, learning opportunities and alignment with my career goals motivated and made an intent for me to choose UDN as my coop studies workplace.

1.4. Strategic Analysis of UDN

Strengths	Weaknesses
• Backing by Vishal Group • Tie up with top global FMCG brands • Nationwide reach • Large warehousing footprint • Process/Tech focus	• High import dependence • High logistics cost • Limited brand control • Reliance on external training partners • Rising compliance/fuel costs
Opportunities	**Threats**
• Growth of Ecommerce and digital payment • Rural/Semi-urban penetration • Tie up with Global brands • Tech led efficiency	• Counterfeit & grey imports • Fuel price volatility • Local/Informal competition • Policy & Trade disruptions

Table 1: SWOT Analysis of UDN

Strengths

- *Backing by Vishal Group:* United Distributors Nepal (UDN) benefits from the strong financial and strategic backing of the Vishal Group, which enhances its credibility and provides the resources needed for expansion.
- *Tie up with top global FMCG brands:* The company has secured exclusive partnerships with leading global FMCG brands such as Procter & Gamble, Britannia, Mars, Ferrero and many more, which strengthens its position in the Nepalese market.
- *Nationwide reach:* UDN also operates a robust distribution network of over 45,000 retail outlets nationwide, ensuring broad market penetration in both urban and semi-urban areas.

- *Large warehousing footprint:* Its warehousing facilities, which cover more than 120,000 square feet, allow efficient inventory management and timely product delivery.
- *Process/Tech focus:* Furthermore, the company emphasizes its unique "People–Infrastructure–Technology" model, which drives operational efficiency, sustainable growth, and customer satisfaction.

Weaknesses:

- *High import dependence:* Despite these advantages, UDN faces several weaknesses. The company is heavily dependent on imported goods, which exposes it to international supply chain disruptions, foreign exchange risks, and changes in import policies.
- *High logistics cost:* Logistics costs remain high due to Nepal's landlocked geography, difficult terrain, and reliance on Indian transit routes.
- *Limited brand control:* As a distributor, UDN has limited control over product branding and innovation, making it reliant on its global partners' strategies.
- *Reliance on external training partners:* Additionally, the company depends on external training partners for workforce development, which restricts its ability to build customized, in-house expertise.
- *Rising compliance/fuel costs:* Rising compliance requirements and frequent fuel price hikes further add to its operational expenses, impacting overall profitability.

Opportunities:

- *Growth of Ecommerce and digital payment:* There are significant opportunities available for UDN in Nepal's evolving market. The rapid growth of e-commerce platforms and the increasing adoption of digital payment systems provide new channels for sales and customer engagement, complementing UDN's existing retail distribution network.
- *Rural/Semi-urban penetration:* The large rural and semi-urban population of Nepal, with growing purchasing power, remains relatively untapped and offers substantial potential for market expansion.
- *Tie up with global brands:* UDN also has the ability to strengthen its portfolio by partnering with additional global FMCG brands, further diversifying its product range.

- *Tech led efficiency:* Moreover, continued investment in technology, such as advanced inventory systems, route optimization tools, and data analytics, can improve supply chain efficiency and reduce costs.

Threats:

- *Counterfeit & grey imports:* However, UDN must also navigate a number of external threats. The growing prevalence of counterfeit products and parallel imports poses a risk to brand reputation and can undercut the pricing of authorized goods.
- *Fuel price volatility:* Frequent volatility in fuel prices directly increases transportation and distribution costs, making logistics more expensive.
- *Local/Informal competition:* Competition from local distributors and informal networks remains intense, as these players often compete aggressively on price and accessibility.
- *Policy & Trade disruptions:* Finally, Nepal's dependency on Indian transit routes, combined with unpredictable government trade policies, creates uncertainties that can disrupt import flows and affect UDN's ability to maintain consistent supply.

1.5 Objectives of this cooperative studies

Some of the objectives of this cooperative study are explained below.

- *Apply academic knowledge in practice:* This program allowed me to apply the finance and investment concepts learned in my BBA studies to real accounting and financial tasks at United Distributors Nepal.
- *Understand organizational structure and functions:* I observed how different departments, including finance, sales, and logistics, coordinate their activities to ensure efficient business operations.
- *Gain professional experience:* The internship helped me develop practical skills in communication, teamwork, problem-solving, and adaptability within a professional corporate environment.
- *Analyze the Company's Strategic Position:* Through a detailed SWOT analysis, I was able to evaluate the company's strengths, weaknesses, opportunities, and threats from both operational and financial perspectives.

i. *Enhance industry-specific knowledge:* I gained insights into the financial aspects of FMCG distribution, including budgeting, cost management, revenue tracking, and overall financial processes in the Nepalese market.

ii. *Support Personal and Career Growth:* The cooperative study strengthened my practical accounting and finance skills and prepared me for future roles in business, finance, and management.

1.6 Statement of the report:

This cooperative education report has been prepared as a part of my internship at United Distributors Nepal (UDN). The report explains my 16 weeks of internship journey from 25th June 2025 to 14th October, 2025 as an Accounts & Finance Intern. This report aims to explain the tasks and responsibilities I carried out during the internship and connects them with the theoretical knowledge gained from my coursework.

Through this report, I aim to demonstrate how the internship experience helped me bridge the gap between theory and practice, develop professional skills, and gain a deeper understanding of FMCG distribution in Nepal. It also outlines the challenges I faced during the internship, the solutions applied, and the lessons learned, which collectively shaped my personal and professional growth throughout the cooperative education program.

Chapter 2: Co-op Study Activities

This chapter highlights the various activities, duties and responsibilities undertaken during my cooperative study period. It begins with a description of my job roles, followed by explanation of my specific responsibilities and day to day duties, including additional tasks assigned. The chapter also covers the coordination and teamwork activities carried out with co-workers, reflecting how collaboration played a vital role in fulfilling assigned tasks effectively. It outlines my contributions as a coop student in the company, emphasizing the skills I applied, the knowledge I gained and the value I added to the team during the internship period.

2.1 Job Description

As an Accounts and Finance Intern at United Distributors Nepal (UDN), I worked under the Debtors Management Team**,** where my role focused on supporting financial operations, debtor monitoring, and documentation. The position provided exposure to practical accounting processes in an FMCG distribution company.

The position primarily involved:

A. Incoming Payments Management

- Assist in handling Kathmandu Incoming Payments (KICP), including cash, cheque, and bank receipt filing.
- Tally payment receipts with supporting vouchers to maintain accuracy in financial records.
- Support the entry and verification of incoming payments in accounting systems i.e. SAP.

B. Accounts Receivable and Accounts Payable Support

- Segregate invoices, debit notes, and credit notes according to business units and trade categories (Modern Trade and General Trade).
- Verify, stamp, and arrange documents systematically for compliance and reporting purposes.
- Provide support in preparing reconciliations of accounts payable (A/P), accounts receivable (A/R), and trade receivables (T/R).

C. *Bank Guarantee and Securities Handling*

- Maintain and update records of Bank Guarantees (BGs), Post-Dated Cheques (PDCs), and Other Deposits (ODCs).
- Assist in preparing renewal request letters for BGs and coordinate with banks to ensure timely processing.
- Organize BG files alphabetically by bank and business unit for efficient record management.

D. *Reconciliation and Balance Confirmation*

- Assist in preparing reconciliation reports for clients by cross-verifying invoices and supporting documents.
- Help in collecting and organizing balance confirmation letters received from business partners.
- Ensure both physical and digital filing of reconciliations and confirmations for audit readiness.

E. *Compliance and KYC Documentation*

- Verify that client files contain necessary compliance documents such as PAN registration, company incorporation, and citizenship certificates.
- Update missing data in compliance records and upload verified KYC files to digital storage systems.
- Support in maintaining compliance records in alignment with regulatory requirements.

F. *Claims and Cross-Departmental Coordination*

- Assist in processing Modern Trade claims by compiling claim reports, verifying documents, and coordinating with the Sales and Claims teams.
- Enter and validate debit and credit notes for major retail clients.

G. *Documentation and Record Management*

- Perform scanning, printing, and filing of financial documents including Journal Vouchers (JVs), debit/credit memos, BG letters, and reconciliation reports.
- Maintain systematic physical and digital filing systems to ensure easy access for audits and reviews.

H. Learning and Development

- Gain practical exposure to VAT and TDS entries, compliance practices, and financial reporting.
- Participate in internal team activities and organizational events to develop teamwork and communication skills.
- Apply classroom knowledge in a real-world business setting to build technical and professional competence.

2.2 My Duties and Responsibilities

During my internship at United Distributors Nepal (UDN), I was assigned to the Debtors Team within the Accounts Department. My role primarily focused on assisting in the management of incoming payments, debtor records and credit related documentation. The work included both operational and support activities which ensured that there is an effective and efficient workflow.

My key responsibilities included:

A. Handling Kathmandu Incoming Payments (KICP)

- I was responsible for managing incoming payments including cash, cheques, and bank receipts.
- Daily, I filed receipts by matching printed receipts with original vouchers to ensure accurate recording.
- I also assisted in packing and archiving KICP documents by fiscal year, which enhanced my understanding of systematic record management and corporate filing standards.

B. Bank Guarantees (BGs) and Securities Management

- I handled files related to Bank Guarantees, Post-Dated Cheques (PDCs), and Other Deposits (ODCs).
- My duties included arranging BG files alphabetically by bank and business unit, preparing and scanning renewal request letters, and sending them to respective banks.
- I monitored BGs nearing expiry, ensuring timely action to maintain compliance and prevent operational or financial risks.

C. *Accounts Receivable (A/R), Accounts Payable (A/P), and Trade Receivable (T/R) Support*

- I assisted in segregating invoices, debit notes, and credit notes into their respective categories.
- Documents were further classified by business unit and trade type, such as Modern Trade (MT) and General Trade (GT).
- I arranged documents chronologically, verified reference numbers, and stamped them after checking accuracy.

D. *Account Reconciliation*

- I supported the preparation of reconciliation reports for MT and GT clients.
- This included cross-verifying invoices, debit/credit notes, and supporting documents against recorded financial data.
- I learned to identify discrepancies and resolve inconsistencies in accounts, developing strong analytical and problem-solving skills.

E. *Cheque Handling and Banking Operations*

- I managed cheque deposits, redeposits, and recorded bounced cheques.
- Bounce reports were updated regularly, and cheque details were verified against Excel records.
- Occasionally, I deposited employee wages into their bank accounts, which gave me exposure to payroll processes and banking operations.

F. *Modern Trade (MT) Claims Processing*

- I assisted in compiling and reviewing MT claims for clients such as Bhatbhateni, Saleways, Metro Market, and Kathmandu Kreative.
- My work involved entering incentive data, reviewing claim documentation, and coordinating with the sales team to validate supporting papers.

G. Documentation and Filing

- I handled scanning, printing, and organizing Journal Vouchers (JVs), debit/credit memos, balance confirmations, and BG-related documents.
- Important records such as KYC files and balance confirmations were uploaded to Google Drive for digital accessibility.

H. Know Your Customer (KYC) Verification and Compliance Updates

- I checked whether client files included essential documents such as citizenship certificates, PAN registration, and company incorporation certificates.
- Missing data was updated in Excel, inactive accounts were removed, and verified KYC files were uploaded to organized digital folders.

I. Balance Confirmation Management

- I prepared, compiled, and organized confirmation letters returned by business partners.
- Confirmations were verified, properly stamped, signed, and filed both physically and digitally.

J. Supporting Financial Processes

- I assisted in preparing BG release documents and filing ODC cheques.
- I gained exposure to VAT and TDS entries on purchases and observed the management of TDS claims.

K. Engagement in Organizational Activities

- I participated in cultural events like the Teej celebration, which allowed me to experience UDN's workplace culture.

L. Cross-Departmental Collaboration

- I regularly coordinated with sales and other departments to verify claims, ensure accurate invoicing, and maintain financial compliance.

M. Professional Skill Development

- Through all my responsibilities, I developed key professional skills such as accuracy, problem-solving, analytical thinking, communication, and teamwork.
- Learned about excel tricks and shortcuts.

2.3 Activities in coordination with coworkers

The Debtors team is a close knitted and compact team. As a member of the team, I had the opportunity to work closely with team members of different departments. This involvement helped me to have a detailed understanding of SAP, Accounting records, Reconciliation formats, and Company-specific documentation practices. I regularly sought her feedback on my tasks, which helped me improve my accuracy and compliance with company procedures.

Intra departmental Collaboration

- Most of my responsibilities required constant interaction with team members. For example, while I was updating cheque records or filing vouchers, other teammates cross-verified entries or tracked pending collections. This distribution of work helped us maintain accuracy and avoid delays.
- We regularly held brief discussions, where everyone presented their progress and highlighted issues such as overdue balances or irregular invoices. These discussions gave me exposure to problem-solving in a group setting, where decisions were taken collectively and responsibilities were shared.
- I also had the chance to sit in joint department meetings, where different sections such as receivables, payables, banking and insurance. Listening to their updates helped me understand how various financial functions are interconnected and how teamwork at the departmental level supports the overall health of the company.

Cross departmental collaboration

- One of the most frequent collaborations was with the sales division. Whenever discrepancies appeared in customer accounts, I worked alongside sales representatives to confirm details and resolve payment-related queries. These interactions showed me how closely finance is tied to frontline business activities.
- I also coordinated with bank representatives, particularly when dealing with Bank Guarantee renewals or cheque-related issues. This often required me to follow up on documentation, confirm approval statuses, and ensure that all required paperwork was processed within set timelines. Such tasks taught me how external coordination is just as important as internal teamwork.
- Another area of collaboration was with the claims team. Before financial adjustments were finalized, I worked on checking whether expense claims or promotional incentives matched the invoices provided. After ensuring the accuracy of records, I would communicate my findings to the claims officers, which helped keep the process transparent and efficient.

2.4 My Job Processes

The following section outlines the key processes involved in the operations of Debtors Team. It provides a structured view of the tasks, responsibilities, and workflow that ensure smooth and efficient functioning that has helped me to nurture my accounting, regulatory and coordination skills.

Task Name	**Step 1**	**Step 2**	**Step 3**	**Step 4**
KICP entry and filing	Receive incoming payment voucher from claims department	Entry in SAP and print receipts	Check if all the details in the voucher and receipt are same	Create index file and file it for future references.
Bank Guarantee Renewal	Take excel sheet of BG details and filter out BG's with validity	Check with the original BG if all the details are correct	Make BG renewal letter in letterhead mentioning details like BG	Search trade email of the respective bank and send the email. Also, send the renewal letters

	that is about to end		No, Bank name, Validity and others	to respective MIS team
Reconciliation	From SAP, Select reconciliation module, choose business partner, Extract BP code and copy table	Dump data in excel, format tables, clean blanks/error, apply filters, and use formulas like If statement.	Use pivot table, layout adjustments, remove subtotals and check debit/credit values.	Apply Vlookup/Xlookup, verify business partner codes, finalize reconciled records and generate report
KYC Update	Tally the details like PAN Certificate, Citizenship and Company Registration of KYC of each FY from the Index file and excel sheet	Remove KYC of closure party from the index file	Add KYC details of parties that is not included in the excel sheet if it has some transactions by looking at the ledger sheet	Scan all the KYC documents, download and create different folder in Google drive based on fiscal year and upload it accordingly
Balance Confirmation	Extract ledger from the excel sheet and create confirmation letter	Upload it in Google drive based on reference number	Print two copies, Sign and stamp on all the letters and send it to the business parties	After the parties confirm the balance, they sign and stamp on the letters and send it to UDN which is filed in respective index file
Modern Trade (MT) Claims	Compiled Credit memos	Review the incentive and	Cross check with Sales	Provide one copy of credit note to

	for Bhatbhateni, Saleways, Mega Mart and others	Promotion data from the Debit note		the claims team for cross check, Filed the credit not and debit note in index file
Documentation (A/R, A/P and T/R)	Segregate invoices, debit notes and credit notes	Classify by business unit (modern Trade and General Trade)	Arrange chronologically and stamp	Give one copy to claims department and other copy to be filed in index file

Table 2: Job Process Breakdown

2.5 Contribution as a co-op student

During my cooperative education program at United Distributors Nepal (UDN), I contributed meaningfully to the Accounts and Finance Department as part of the Debtors Management Team. My role was not limited to observation; rather, I was actively engaged in multiple processes that supported the smooth functioning of financial operations. I took on responsibilities that required both accuracy and accountability, allowing me to strengthen my practical understanding of accounting procedures. One of my major contributions was in the daily handling of Kathmandu Incoming Payments (KICP), where I ensured that receipts from cash, cheques, and banks were systematically filed and reconciled against vouchers. By maintaining accuracy in these records and supporting the documentation process, I contributed to strengthening the company's compliance and audit readiness.

I also played an important role in securities management, especially in relation to Bank Guarantees (BGs), Post-Dated Cheques (PDCs), and Other Deposits (ODCs). I arranged BG files alphabetically, prepared renewal request letters, and monitored expiring securities to ensure timely action was taken. This work directly supported the compliance requirements of the organization and minimized financial risks. Similarly, my contributions extended to documentation and reconciliation processes within Accounts Receivable (A/R), Accounts Payable (A/P), and Trade Receivable (T/R). By classifying invoices, debit notes, and credit notes according to business units and trade types, and further organizing them chronologically, I ensured that the documentation flow was smooth and systematic. This was particularly

valuable in cross-checking and verifying reference numbers, which helped in avoiding errors and streamlining the approval process.

Another significant contribution I made was in reconciliation activities. I assisted in preparing reconciliation reports for both Modern Trade (MT) and General Trade (GT) clients. My role involved verifying supporting documents against financial entries, identifying discrepancies, and preparing structured reports that could be used by the team for further decision-making. This exposure not only enhanced my own analytical skills but also helped the department maintain accuracy in financial reporting. Similarly, I was entrusted with cheque handling tasks, such as depositing and redepositing cheques, maintaining records of bounced cheques, and preparing bounce reports. On some occasions, I was given responsibility for depositing wages into employees' accounts, which gave me direct exposure to payroll and banking procedures. These responsibilities reflect the trust the team placed in my ability to handle sensitive financial tasks responsibly.

In addition, I was actively involved in preparing Modern Trade (MT) claims for large retail clients. My contributions included compiling incentive data, validating claim documents, and coordinating with the sales team to ensure promotional expenses were properly aligned with contracts. This cross-departmental role not only gave me the opportunity to interact with the sales and claims teams but also allowed me to see how finance plays a role in supporting customer relationships and business growth. Furthermore, I supported various compliance activities, particularly Know Your Customer (KYC) verification, where I updated client information, checked for missing documents, and organized files both physically and digitally. This contribution was vital in ensuring the company met regulatory requirements and was audit ready.

Overall, my contribution as a co-op student at UDN extended beyond routine clerical support to active involvement in financial management, documentation, reconciliation, compliance, and coordination with different teams. By maintaining accuracy in records, assisting in claims verification, monitoring securities, and supporting reconciliation activities, I played a part in strengthening the efficiency and reliability of the Accounts and Finance Department. At the same time, I was able to apply classroom knowledge to real-world situations and develop professional skills such as teamwork, communication, problem-solving, and attention to detail. My efforts not only supported day-to-day departmental operations but also contributed to the broader organizational goals of financial accuracy, compliance, and efficiency.

Chapter 3: Learning Processes and Outcomes

This part focuses on the learning process that took place during my internship period, emphasizing both the challenges encountered and the knowledge gained in a real workplace environment. This chapter begins by identifying the problems or issues faced by the company and explaining their significance in relation to the job process. It then explores different approaches to solve these problems by applying theoretical knowledge, reviewing past practices, drawing from personal experiences, and conducting research, including interactions with professionals and employees.

3.1 Problems Encountered

A. *Weak IT Infrastructure and Slow Software Functioning*

One of the biggest problems faced by UDN is the limitation of its IT systems. The corporate website often carried outdated financial data, and the accounting software (SAP) functioned very slowly. This directly affected key processes such as Kathmandu Incoming Payments (KICP) entries and reconciliation. For instance, while posting entries or verifying debit and credit notes, the system lag forced accounts staff to rely on manual cross-checking, which increased both workload and the risk of errors.

B. *Lack of Interdepartmental Coordination*

Coordination between departments is another major weakness. The Sales team often approved client credit conditions without consulting the Accounts and Finance Department, which led to receivable disparities. Similarly, the procurement team's delay in providing purchase documentation created mismatches during reconciliation at closing periods. These gaps hinder smooth financial operations and forced the Accounts team to spend extra time resolving discrepancies.

C. *Heavy Documentation and Tax Compliance Issues*

As an FMCG distributor, UDN deals with a massive volume of documentation daily. The filing and segregation of A/P, A/R, T/R, debit notes, credit notes, and KYC files is complex and time-consuming. Frequent regulatory changes in taxation, especially VAT and TDS, added to the challenge. When records were incomplete or outdated, the company faced audit risks. This

heavy compliance burden slowed down reporting and created stress among the accounting staff.

D. *Shortage of Qualified Personnel and Unequal Workload Distribution*

The lack of adequate manpower across departments resulted in an unequal distribution of work. The Accounts team often had to carry additional responsibilities due to delays or inefficiencies in other teams. This shortage of staff caused fatigue, slowed down financial reporting, and increased the risk of mistakes in sensitive areas like reconciliation and tax documentation.

E. *Lack of Structured Training and Task Demonstration*

Another issue was the absence of proper guidance for new tasks. Instead of showing examples or providing templates, supervisors explained lengthy processes verbally and expected employees or interns to carry out tasks based on notes. For example, tasks like preparing BG renewal letters, segregating MT and GT invoices, or updating KYC records were assigned without any demonstration. This practice slowed down learning, led to inconsistencies, and made simple tasks unnecessarily time-consuming.

F. *Internal Rivalry and Communication Gaps*

Within some teams, internal rivalry among employees weakened communication and collaboration. This lack of harmony disrupted workflow and made it difficult to share information smoothly. In financial processes, where coordination is critical for accuracy and timeliness, such communication breakdowns led to delays and occasional errors.

G. *Interns Handling Multi-Departmental Workloads*

Another issue observed was that interns were not limited to their assigned department. Different departments frequently handed over tasks to interns, regardless of whether they were directly related to their core role. While this provided exposure to multiple functions, it also caused exhaustion and made it difficult to prioritize important work. The absence of clear boundaries in task allocation sometimes disrupted focus and reduced efficiency.

3.2 Solutions to the Problems

A. *Upgrading Technology and Automating Financial Processes*

To enhance operational efficiency, UDN can invest in optimized hardware, such as faster processors, SSDs, and increased RAM, which will improve the performance of accounting systems. Transitioning to a cloud-based accounting platform like SAP Business One, Tally ERP, or QuickBooks Online can handle large transaction volumes more efficiently. Automation of routine financial processes, such as ledger updates, reconciliation, and reporting, will reduce manual effort, minimize errors, and save time. This approach aligns with the Technology Acceptance Model (TAM), which emphasizes that user-friendly and efficient systems improve employee productivity. (Davis, 1989)

B. *Implementing Digital Collaboration and Workflow Systems*

Interdepartmental coordination can be enhanced by adopting digital collaboration tools like Asana, Trello, or Microsoft Teams, where tasks, approvals, and deadlines are visible to all departments. Establishing automated approval workflows ensures that Sales, Procurement, and Accounts teams are aligned on credit approvals and documentation. According to Mintzberg's Coordination Mechanisms (Mintzberg, 1979), formalized communication channels reduce inefficiencies and prevent errors. Observations at UDN, where miscommunication caused reconciliation delays, can be addressed by this system, similar to practices in multinational FMCG companies where centralized dashboards and workflow systems improve alignment and reduce errors.

C. *Digitizing Records and Strengthening Compliance Monitoring*

UDN can adopt a robust document management system (DMS), such as Zoho Docs, DocuWare, or Google Workspace, to digitally store, index, and retrieve invoices, debit and credit notes, and KYC files. Compliance software for VAT and TDS can track regulatory changes, generate alerts, and prepare audit-ready reports. This approach follows Contingency Theory, suggesting that processes should fit the organization's environment; for UDN, high volumes of documentation and frequent regulatory updates require structured digital systems. Experiences at UDN showed delays and errors due to incomplete or outdated records and

implementing these practices has been effective in other FMCG firms to reduce audit risks and improve reporting efficiency.

D. *Optimizing Human Resources and Task Allocation*

To address staff shortages and workload imbalances, UDN should hire additional qualified personnel for critical departments, particularly in Accounts and Finance. Cross-training employees ensures continuity of essential tasks even when staff members are unavailable. Implementing task monitoring and prioritization reduces fatigue and errors. For repetitive tasks, Robotic Process Automation (RPA) tools like UiPath or Automation Anywhere or outsourcing non-core activities can relieve internal teams and increase productivity. HRM theories, such as Job Design and Workload Balance, support this strategy, and FMCG companies worldwide use these practices to maintain consistent operational performance, reflecting the challenges observed at UDN.

E. *Structured Training and Mentorship Programs*

Structured training ensures consistent and accurate task execution. UDN can develop Standard Operating Procedures (SOPs) with templates and step-by-step instructions for critical tasks like BG renewals, invoice segregation, and KYC updates. Hands-on workshops and mentorship programs for interns and new employees facilitate practical learning and reduce errors, following Kolb's Experiential Learning Model**,** which emphasizes learning through experience and reflection (Kolb, 1984). Experiences at UDN showed that interns struggled with tasks due to verbal instructions alone, highlighting the need for structured guidance. Periodic refresher training ensures staff stay updated with process changes and regulatory requirements.

F. *Promoting Team Cohesion and Effective Communication*

UDN can foster a collaborative culture by defining clear roles, responsibilities, and reporting lines, reducing conflicts and improving coordination. Platforms like Slack or Microsoft Teams can enhance transparent communication. Team-building exercises, feedback sessions, and workshops help strengthen relationships, while performance evaluations can reward collaboration rather than individual competition. This approach aligns with Tuckman's Team Development Model**,** which emphasizes forming cohesive teams for better performance

(Tuckman, 1965). At UDN, internal rivalry and poor communication disrupted workflow, and adopting these practices would improve accuracy, timeliness, and teamwork.

G. *Defining Roles and Managing Intern Workload*

Interns should have a clearly defined internship plan that prioritizes core departmental responsibilities while providing limited exposure to other functions for learning purposes. Supervisors can use task management tools to assign, monitor, and guide tasks, ensuring interns remain productive and focused. This strategy is supported by Boundary Theory (Ashforth et al., 2000), which highlights the importance of clear role definitions to avoid role conflict and burnout. Experiences at UDN showed that interns were often overloaded with tasks from multiple departments, and structured mentoring and task prioritization would improve learning outcomes and maintain efficiency.

3.3 Recommendation to the company

This section provides a set of recommendations aimed at improving operational efficiency, strengthening internal coordination, and enhancing the overall internship experience at United Distributors Nepal. The suggestions are based on observations made during the internship and are intended to support organizational improvement.

A. *Upgrade IT Infrastructure and Software Systems*

UDN should invest in modernizing its accounting and management software to ensure faster processing, seamless handling of large transaction volumes, and real-time data updates. Automation tools for reconciliation, ledger verification, and reporting should be implemented to reduce manual effort, improve accuracy, and enhance overall operational efficiency. Regular system maintenance and timely updates will further strengthen IT reliability.

B. *Strengthen Interdepartmental Communication and Coordination*

To improve workflow and reduce errors, UDN should establish structured communication channels among departments. This can include regular coordination meetings, centralized documentation systems, and digital approval workflows. Clear guidelines for verification and approval of tasks will ensure that all departments are aligned, enabling smoother operations and more efficient decision-making.

C. *Digitize Documentation and Improve Compliance Management*

A robust digital document management system should be adopted to organize financial records, invoices, debit and credit notes, and KYC files. Compliance-tracking tools should be implemented to monitor changes in tax laws, VAT, and TDS, ensuring timely adherence to regulations. Dedicated personnel for regulatory oversight and regular compliance training will help reduce audit risks and maintain accurate reporting.

D. *Optimize Staffing and Workload Distribution*

UDN should consider hiring additional qualified staff in critical departments to balance workload and reduce employee fatigue. Cross-training programs will ensure continuity of key tasks even when staff members are unavailable. For repetitive or non-core activities, outsourcing can be explored to allow internal teams to focus on strategic accounting and finance functions, enhancing overall efficiency.

E. *Implement Structured Training and Mentorship Programs*

The Company should develop comprehensive standard operating procedures (SOPs) for all critical tasks, supplemented with templates, examples, and step-by-step guidance. Hands-on training sessions and mentorship programs for interns and new employees will improve learning, consistency, and accuracy in task execution. Periodic updates to training materials will ensure that staff remain aligned with evolving processes.

F. *Foster Team Collaboration and Effective Communication*

UDN should promote a cooperative workplace culture by clearly defining roles, responsibilities, and reporting lines. Regular team-building exercises, communication workshops, and performance evaluation metrics that reward collaboration can reduce internal rivalry and enhance teamwork. This will improve information flow, accuracy, and timely completion of financial and operational tasks.

G. *Clarify Intern Roles and Provide Structured Learning*

Intern responsibilities should be clearly defined to prevent overloading while still providing learning opportunities across multiple departments. Supervisors should prioritize tasks, provide structured guidance, and create a learning plan that balances exposure with efficiency. This ensures interns gain valuable experience without compromising productivity or focus.

3.4 Learnings from the co-op studies

This section summarizes the key knowledge, skills, and professional insights gained during my internship at United Distributors Nepal. The experience enhanced my understanding of practical accounting processes, documentation standards, and workplace competencies, which are outlined in the points below.

A. *Practical Knowledge of Accounting Processes*

By regularly handling Kathmandu Incoming Payments (KICP)**,** I learned how to properly file cash, cheque, and bank receipts and tally them with vouchers. This strengthened my understanding of how daily transactions are recorded and verified in a business environment.

Through tasks like Accounts Payable (A/P) and Accounts Receivable (A/R) segregation**,** I gained practical exposure to managing invoices, identifying trade categories (Modern Trade and General Trade), and ensuring documentation accuracy. These tasks helped me connect classroom knowledge of financial statements with real transaction flows.

B. *Experience with Financial Documentation*

My journal reflects continuous work in filing and arranging Journal Vouchers (JV)**,** Debit Notes**,** Credit Notes**,** and Tax Records (VAT and TDS)**.** From this, I learned the importance of maintaining accurate documentation for reconciliation, audits, and compliance. I also developed attention to detail while segregating documents by URC code and attaching supporting bills.

Working on Bank Guarantees (BG) taught me how companies manage financial security with clients and banks. Preparing renewal letters, scanning, and filing BG documents enhanced my knowledge of banking processes within corporate finance.

C. *Use of Software and Digital Tools*

Recording payments in SAP software and cross-checking information with Excel and Google Drive gave me hands-on skills in using financial management systems. I learned how digital platforms support accounting functions like reconciliation, KYC updates, and balance confirmations, while also understanding their limitations when systems are slow or outdated.

D. *Understanding Reconciliation and Compliance*

My internship journal highlights frequent involvement in reconciliation of business partners**.** This helped me learn how mismatches in documentation are identified and corrected during closing periods. I also gained awareness of how regulatory requirements like TDS and VAT impact reconciliation and why accurate records are crucial to avoid audit risks.

E. *Communication and Client Interaction*

By calling clients whose credit limits had been exceeded, I learned how to communicate professionally regarding sensitive financial matters. Updating payment timelines in remark sheets improved my record-keeping skills, while interacting with clients taught me negotiation and confidence in a professional setting.

F. *Adaptability and Multi-tasking*

The journal shows that interns were often given tasks from multiple departments, including cheque deposits at banks, KYC verification, and event-related tasks like uploading balance confirmations. Managing these diverse activities taught me adaptability, prioritization, and how to stay productive under workload pressure.

G. *Independent Learning and Problem-Solving*

Since tasks were explained verbally without examples, I had to rely on note-taking, observation, and trial-and-error to complete them. This taught me how to learn independently, ask the right questions, and develop problem-solving skills when clear instructions were not available.

3.5 Application of knowledge from coursework to real world setting

This section explains how academic concepts from coursework were applied in practical workplace situations. It demonstrates the connection between theoretical learning and actual accounting, financial, and managerial tasks performed during the internship.

1. *KICP (Kathmandu Incoming Payments)*

The reconciliation concepts learned in Financial Accounting-II helped me accurately tally journal entries recorded in the receipts with the corresponding cash and cheque vouchers. Since the company followed the double-entry bookkeeping system, I could easily identify the debit and credit sides of each transaction. This made it simple to cross-check that every payment received was properly recorded, reducing the chances of mismatches or errors. The theoretical understanding of balancing accounts gave me confidence in ensuring that all incoming payments were correctly aligned with the vouchers.

2. *Calling Companies for Overdue Payments*

My coursework in Human Relation and Personality Development provided me with communication techniques that were directly applicable while dealing with overdue payments. I used principles such as polite but firm communication, active listening, and professionalism in tone. This not only helped me obtain accurate information about expected payment durations but also ensured that I maintained a positive relationship with clients despite addressing sensitive issues. The application of these soft skills turned potentially difficult conversations into constructive discussions that benefited both sides.

3. *Accounts Payable (A/P) and Accounts Receivable (A/R)*

My prior knowledge of A/P and A/R from Financial and Managerial Accounting courses helped me understand the flow of payables and receivables in practice. I was able to relate the company's financial transactions to the concepts of liabilities and assets, ensuring that payments to suppliers and collections from customers were properly tracked. This theoretical foundation allowed me to see how timely settlements maintain cash flow and how delays directly affect liquidity. Applying these concepts in the workplace gave me a practical understanding of how accounting fundamentals support day-to-day financial stability.

4. *TDS in Accounts Payable*

From my Taxation course, I had learned the principles and applications of Tax Deducted at Source (TDS). Applying this in the workplace, I was able to understand how deductions on expenses like promotion, transportation, and incentives had to be calculated before making payments. This reinforced the importance of compliance with tax laws and proper documentation. My classroom learning helped me identify why these deductions were necessary and how they ensured legal obligations were fulfilled, which in turn strengthened the company's adherence to financial regulations.

5. *Working Capital Management*

The lessons on working capital management from my Financial Management course were directly applied when evaluating aging reports and prioritizing collections. By reviewing overdue accounts and payment trends, I could identify which customers needed immediate follow-up. I also analyzed payment patterns, which closely reflected the case studies I had worked on during class. This application showed me how theoretical tools like liquidity analysis and credit policy evaluation are essential in real-world decision-making to maintain smooth cash flow and optimize working capital.

6. *Use of Excel and Record-Keeping*

The knowledge gained from MIS and computer application-related courses helped me work more efficiently with spreadsheets and digital records during my internship. While updating overdue payments, preparing remarks, and analyzing aging reports, I used Excel functions for organization and accuracy. The familiarity I had with formulas, sorting, and filtering from my entire course duration allowed me to process large sets of financial data quickly. This application demonstrated how technological skills support financial decision-making by saving time and reducing manual errors.

3.6 Special skills and Knowledge learned

This section summarizes the special skills and knowledge acquired throughout the internship. It highlights both technical capabilities and soft skills that contributed to professional growth and enhanced workplace readiness.

1. *Technical Accounting Skills*

Through daily tasks such as filing Kathmandu Incoming Payments (KICP), handling A/P and A/R invoices, and filing Journal Vouchers (JVs), I developed a solid foundation in accounting documentation. By reconciling partner accounts and verifying invoices with ledgers, I learned how financial records are maintained accurately and how discrepancies are resolved during closing periods.

2. *Software and Digital Skills*

I gained proficiency in using SAP software for entering payments and verifying debit and credit notes. Alongside this, I enhanced my Excel skills by recording balances, updating ledgers, and processing debit/credit notes. I also learned to use Google Drive effectively for uploading KYC documents and balance confirmations, which improved my ability to manage digital records systematically.

3. *Banking and Financial Operations*

By depositing and re-depositing cheques, preparing cheque bounce reports, and drafting Bank Guarantee (BG) renewal letters, I developed knowledge of corporate banking processes. These tasks taught me how financial transactions are executed with banks and how companies secure operations with guarantees.

4. *Taxation and Compliance Knowledge*

While assisting with VAT and TDS entries, I learned how taxation applies to company purchases and how these records are prepared for compliance. This skill improved my understanding of Nepal's regulatory framework and showed me how incomplete documentation can expose a company to audit risks.

5. *Documentation and Record Management Skills*

My journal reflects continuous involvement in segregating invoices by URC code, business unit, and trade category (MT and GT). I also worked on reviewing KYC files to ensure mandatory documents were present and updating outstanding balances before scanning and filing them. These experiences taught me how to manage bulk documentation efficiently and with accuracy.

6. *Communication and Client Interaction Skills*

Calling clients whose credit limits had been exceeded gave me confidence in handling sensitive financial matters professionally. I learned how to inquire about payment schedules, record client responses, and maintain follow-up remarks clearly. This improved my communication, negotiation, and client-handling skills.

7. *Organizational and Time-Management Skills*

Since I was often given multiple responsibilities—such as filing KICP, segregating invoices, preparing balance confirmations, and going to the bank—I developed the ability to prioritize tasks and manage time effectively. This skill helped me remain productive even when deadlines were strict or when tasks overlapped.

8. *Adaptability and Problem-Solving Skills*

Because tasks were often explained verbally without clear demonstrations, I learned to adapt by taking detailed notes, observing carefully, and figuring out processes independently. This improved my problem-solving ability**,** as I often had to rely on trial-and-error or clarifications to complete tasks efficiently.

9. *Teamwork and Interpersonal Skills*

Working within the Accounts and Finance team, and sometimes supporting other departments, helped me develop teamwork skills**.** Despite internal communication gaps and workload distribution issues, I learned how to cooperate with colleagues, assist where necessary, and contribute to overall departmental goals.

Chapter 4: Conclusion

This chapter is the concluding section of the cooperative studies report summarizing my overall experience, learning outcomes and key insights gained during my internship. Additionally, this chapter discusses the limitations encountered during the internship and provides constructive recommendations for the company, suggesting ways to improve its work processes, enhance intern engagement and address operational issues identified during my internship period.

4.1 Summary of highlights from my Co-op experience

My Co-Op experience at United Distributors Nepal was a valuable opportunity to apply classroom knowledge in a real business environment. Learning and performing various accounting and financial activities—such as handling KICP filings, managing A/P and A/R, preparing Bank Guarantee renewals, assisting in reconciliation, and working with VAT and TDS documentation—helped me understand how financial operations are carried out in practice.

Each task improved my accuracy, attention to detail, and understanding of how departments coordinate to maintain financial integrity. Using SAP software, Excel, and Google Drive enhanced my technical and digital accounting skills. In addition, interacting with clients and colleagues strengthened my communication and professionalism.

Overall, learning these diverse activities helped me develop both technical competence and workplace discipline, preparing me to handle real-world accounting responsibilities confidently in the future.

4.2 Evaluation of my work experience

This section evaluates my overall work experience during the cooperative education program. It reflects on my performance, professional development, and personal growth, while assessing how the internship contributed to my career readiness and understanding of real-world financial operations.

Self-Assessment

My Co-Op experience at United Distributors Nepal allowed me to assess my capabilities in a real organizational setting. I was able to apply the accounting theories and principles learned in the classroom to practical situations such as managing Kathmandu Incoming Payments (KICP), segregation of A/P and A/R, reconciliation, and Bank Guarantee handling. Through these tasks, I realized my strengths in maintaining accuracy, managing documentation systematically, and completing assignments on time even under pressure.
At the same time, I identified areas that needed improvement—such as gaining more confidence in using accounting software and communicating more efficiently across departments. This experience taught me the importance of being detail-oriented, disciplined, and proactive in a professional workplace.

Contribution to Career Development

This internship significantly contributed to my career development by giving me hands-on exposure to how accounting and financial processes function within an FMCG distribution company. I gained new knowledge of corporate tax compliance, reconciliation procedures, and financial reporting systems. It also helped me build confidence in using SAP, Excel, and digital tools for data handling.
The experience has strengthened my interest in pursuing a career in finance and accounting, especially in areas related to financial management, auditing, and taxation. I now have a clearer vision of how theoretical concepts translate into real financial operations and decision-making in organizations.

Personal and Professional Growth

Working with the Accounts and Finance Department enhanced both my technical and interpersonal skills. I learned how to coordinate with multiple departments, manage documentation efficiently, and meet deadlines despite workload pressure. Performing diverse tasks also taught me adaptability, problem-solving, and the importance of teamwork.
This experience helped me grow as a responsible and confident individual, capable of handling professional duties with accountability and precision.

Level of Satisfaction

Overall, I am highly satisfied with my Co-Op Studies experience at United Distributors Nepal. The internship provided a genuine learning environment where I could observe how financial activities are conducted in a real business context. Despite certain challenges like limited demonstrations and workload pressure, the exposure I received was extremely valuable. It enhanced my technical competence, built my confidence, and gave me practical insights that will guide my future academic and professional journey.

4.3 Limitation off my Co-op studies

The Co-Op Studies at United Distributors Nepal had certain limitations that affected the overall learning experience. The company's slow IT system and outdated software often delayed work, while poor interdepartmental coordination created communication gaps and slowed reconciliation processes. Most of the tasks were repetitive and documentation-based, providing limited opportunities to learn analytical or decision-making aspects of accounting.

Additionally, the shortage of qualified staff led to unequal workload distribution, and interns were frequently assigned tasks from multiple departments, causing confusion and exhaustion. The lack of structured training or task demonstrations made learning slower, while occasional internal conflict of thoughts among staff affected teamwork. Overall, the internship focused more on operational work, offering less variety and depth than expected.

4.4 Recommendations for the Company

Interns at United Distributors Nepal gain valuable opportunities to apply theoretical knowledge in real-world settings through the Co-op program. To enhance operational efficiency and the overall internship experience, it is recommended that United Distributors Nepal implement several improvements. The team head should develop a structured task schedule to ensure that interns receive systematic and comprehensive training. A clearer reporting structure would help interns focus on essential learning goals rather than routine paperwork, with consistent submission of monthly progress reports. Additionally, organizing networking events with executives and business leaders, and involving interns in cross-departmental meetings, would enhance professional connections and strategic exposure. Overall, these improvements aim to enrich the learning experience for future interns.

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Appendices

Appendix I: Weekly Log

Name of Student: Kritika Neupane

Name of the Organization: United Distributors Nepal Pvt. Ltd

Name of Organization's Supervisor: Mrs. Monika Shrestha

Internship period: 25th June, 2025 – 14th October, 2025

Week 1: (25th June -1st July)
Day 1: 25th June • KICP (Kathmandu Incoming Payments) i.e Filing of Cash/Cheque/Bank receipts (Tally the printed receipt with the original voucher) • Scanning and printing of documents and letterheads. • Understanding of different business units of UDN and different modes of payment in the company
Day 2: 26th June • BG (Bank Guarantee) filing and repeat of all the activities of Day 1. • Call companies whose credit limit has been exceeded (Overdue) and ask for duration of payment and update it in the sheet as remarks. • Filing of JV (Journal Voucher).
Day 3: 27th June • KICP (Kathmandu Incoming Payments) i.e Filing of Cash/Cheque/Bank receipts (Tally the printed receipt with the original voucher) • Check the BG about to expire (a sheet was prepared), needed to tally the information in the sheet and actual BG File and make a letter to send to the bank to renew it and mail it to the respective banks.
Day 4: 28th June SATURDAY
Day 5: 29th June • KICP (Kathmandu Incoming Payments) i.e Filing of Cash/Cheque/Bank receipts (Tally the printed receipt with the original voucher) • Filing of JV (Journal Voucher).

- Call clients whose credit limit has been exceeded and ask for duration of payment and update it in the sheet as remarks. [Continued]
- Tally the Account payable invoice with the clients bill (included transport, promotion and incentive)

Day 6: 30th June

- KICP (Kathmandu Incoming Payments) i.e Filing of Cash/Cheque/Bank receipts (Tally the printed receipt with the original voucher)
- Scanning and printing of documents.
- Call clients whose credit limit has been exceeded and ask for duration of payment and update it in the sheet as remarks.

Day 7: 1st July

- KICP (Kathmandu Incoming Payments) i.e Filing of Cash/Cheque/Bank receipts (Tally the printed receipt with the original voucher)
- Printing of documents.
- Learnt about Account Payable (A/P) and Account Receivable (A/R). A/P includes TDS items like (transportation, promotion and incentive) A/R includes the credit sales invoice. Segregate both A/P and A/R based on business unit. Stamp on the checked by section. Then segregate all the modern trade (MT) and general trade (GT) according to all business units.
- Call clients whose credit limit has been exceeded and ask for duration of payment and update it in the sheet as remarks.

Week 2: 2nd July – 8th July

Day 8: 2nd July

- KICP (Kathmandu Incoming Payments) i.e Filing of Cash/Cheque/Bank receipts (Tally the printed receipt with the original voucher)
- Printing of documents.
- Check all the Bank guarantee with the details provided in the excel sheet and arrange it in order firstly, the bank name should be arranged alphabetically. Then, the client's name should be arranged alphabetically of a particular business unit
- Started with Britannia

Day 9: 3rd July

- KICP (Kathmandu Incoming Payments) i.e Filing of Cash/Cheque/Bank receipts (Tally the printed receipt with the original voucher)
- Printing of documents.
- Check all the Bank guarantee with the details provided in the excel sheet and arrange it in order firstly, the bank name should be arranged alphabetically. Then, the client's name should be arranged alphabetically of a particular business unit
- Continued with Britannia and completed it. Started for P&G.

Day 10: 4th July

- KICP (Kathmandu Incoming Payments) i.e Filing of Cash/Cheque/Bank receipts (Tally the printed receipt with the original voucher)
- Printing of documents.
- Check all the Bank guarantee with the details provided in the excel sheet and arrange it in order firstly, the bank name should be arranged alphabetically. Then, the client's name should be arranged alphabetically of a particular business unit
- Continued with P&G and completed it. Started with Kellogg's/Pringles.

Day 11: 5th July

SATURDAY

Day 12: 6th July

- KICP (Kathmandu Incoming Payments) i.e Filing of Cash/Cheque/Bank receipts (Tally the printed receipt with the original voucher)
- Check all the Bank guarantee with the details provided in the excel sheet and arrange it in order firstly, the bank name should be arranged alphabetically. Then, the client's name should be arranged alphabetically of a particular business unit
- Continued with Kellogg's/Pringles and completed it. Started with SC Johnson/GSK and completed it.
- Started with Mars.

Day 13: 7th July

- KICP (Kathmandu Incoming Payments) i.e Filing of Cash/Cheque/Bank receipts (Tally the printed receipt with the original voucher)
- Continued with Mars and completed it. Started with Ferrero, Amul and completed it.
- Then, working on Emami, MT and UDN and completed the work for the day.

Day 14: 8th July

- KICP (Kathmandu Incoming Payments) i.e Filing of Cash/Cheque/Bank receipts (Tally the printed receipt with the original voucher)
- Review by the supervisor on the BG Checking and changes made accordingly.
- The A/R receipts from the warehouse was brought from which the original documents needed to be segregated and filed accordingly to the URC code.

Week 3: 9th July – 15th July

Day 15: 9th July

- KICP (Kathmandu Incoming Payments) i.e Filing of Cash/Cheque/Bank receipts (Tally the printed receipt with the original voucher)
- The A/R receipts from the warehouse was brought from which the original documents needed to be segregated and filed accordingly to the URC code.

Day 16: 10th July

- KICP (Kathmandu Incoming Payments) i.e Filing of Cash/Cheque/Bank receipts (Tally the printed receipt with the original voucher)
- The A/R receipts from the warehouse was brought from which the original documents needed to be taken out and attached with the documents that have been filed previously.

Day 17: 11th July

- KICP (Kathmandu Incoming Payments) i.e Filing of Cash/Cheque/Bank receipts (Tally the printed receipt with the original voucher)
- Segregated the A/R Credit memo according to URC number. Segregate both A/P and A/R based on business unit. Stamp on the checked by section. Then segregate all the modern trade (MT) and general trade (GT) according to all business units, then gave one set of copies to the Claims team. Then, the other set of memo was used to attach the supporting bills and documents and file.

Day 18: 12th July

SATURDAY

Day 19: 13th July

- KICP (Kathmandu Incoming Payments) i.e Filing of Cash/Cheque/Bank receipts (Tally the printed receipt with the original voucher)
- Scanning Bank guarantee of company and sending it to the supervisor.
- Check the BG about to expire (a sheet was prepared), needed to tally the information in the sheet and actual BG File and make a letter to send to the bank to renew it and mail it to the respective banks.

Day 20: 14th July

- KICP (Kathmandu Incoming Payments) i.e Daily filing of Cash/Cheque/Bank receipts (Tally the printed receipts with the original voucher)
- Deposit of cheque in NIC Asia Bank for the purpose of bounce of the cheque.
- Search of specific company Bank Guarantee

Day 21: 15th July

- KICP (Kathmandu Incoming Payments) i.e Daily filing of Cash/Cheque/Bank receipts (Tally the printed receipt with the original voucher)
- Scanning of documents and sending it to the supervisor
- Printing of documents.

Week 4: 16th July – 22nd July

Day 22: 16th July

- KICP (Kathmandu Incoming Payments) i.e Daily filing of Cash/Cheque/Bank receipts (Tally the printed receipts with the original voucher)
- Sorting documents of A/R, A/P and T/R.
- Segregating the supporting documents brought from the warehouse, taking the original supporting documents and filing it.
- Arranging all the A/R files and keeping only 100 A/R's in one index file.

Day 23: 17th July

- KICP (Kathmandu Incoming Payments) i.e Daily filing of Cash/Cheque/Bank receipts (Tally the printed receipt with the original voucher)
- Segregated T/R into MT and other business units.
- One copy, the one segregated to claims department, another copy to be attached with supporting documents and filed.

Day 24: 18th July

- KICP (Kathmandu Incoming Payments) i.e Daily filing of Cash/Cheque/Bank receipts (Tally the printed receipt with the original voucher)
- Segregated T/R into MT and other business units.

- One copy, the one segregated to claims department, another copy to be attached with supporting documents and filed.

Day 25: 19th July

SATURDAY

Day 26: 20th July

- A/P, A/R and T/R filing
- Went to the bank for redeposit and to know the reason of bounce of cheque.

Day 27: 21st July

- A/R filing and sorting A/P and T/R in chronological order.
- KICP (Kathmandu Incoming Payments) i.e Daily filing of Cash/Cheque/Bank receipts (Tally the printed receipt with the original voucher)
- Arrange all invoices of MT Companies individually.
- Attach invoices (A/R) with same reference number.

Day 28: 22nd July

- KICP (Kathmandu Incoming Payments) i.e Daily filing of Cash/Cheque/Bank receipts (Tally the printed receipt with the original voucher)
- Checking cheque details in the excel file.
- Segregated the original supporting documents from the bundle brought from the warehouse an attached it to A/P, A/R and T/R invoices
- A/R filing with its invoice printing.

Week 5: 23rd July – 29th July

Day 29: 23rd July

- KICP (Kathmandu Incoming Payments) i.e Daily filing of Cash/Cheque/Bank receipts (Tally the printed receipt with the original voucher)
- Copy, Scan and send Debit Note of MT Parties and invoices to concerned team member.
- Arranging all of the debit note in terms of business unit.

Day 30: 24th July

- KICP (Kathmandu Incoming Payments) i.e Daily filing of Cash/Cheque/Bank receipts (Tally the printed receipt with the original voucher)
- Printing and scanning of documents
- Printing of A/R and arranging it in chronological order.

Day 31: 25th July

- KICP (Kathmandu Incoming Payments) i.e Daily filing of Cash/Cheque/Bank receipts (Tally the printed receipt with the original voucher)
- Printing BG Renewal in letterhead, stamp of UDN, segregate by business unit and scan and send it to seema didi, then rearrange and submit it back.
- Entry of Debit note in detail in excel sheet.

Day 32: 26th July

SATURDAY

Day 33: 27th July

- KICP (Kathmandu Incoming Payments) i.e Daily filing of Cash/Cheque/Bank receipts (Tally the printed receipt with the original voucher)

- Segregated the A/R Credit memo according to URC number. Segregate both A/P and A/R based on business unit. Stamp on the checked by section. Then segregate all the modern trade (MT) and general trade (GT) according to all business units, then gave one set of copies to the Claims team. Then, the other set of memo was used to attach the supporting bills and documents and filed but not finished.
- Printing of letter for BG Renewal in letterhead.

Day 34: 28th July

- KICP (Kathmandu Incoming Payments) i.e Daily filing of Cash/Cheque/Bank receipts (Tally the printed receipt with the original voucher)
- A/P, A/R and T/R arranging.
- A/R arranging and its printing.

Day 35: 29th July

- KICP (Kathmandu Incoming Payments) i.e Daily filing of Cash/Cheque/Bank receipts (Tally the printed receipt with the original voucher)
- Scanning and printing of BG documents.
- Went to the bank and provided the documents (application and list of employees with their A/C no. and wage amount and cheque of total amount and told to deposit it in their respective accounts.
- A/R printing.
- BG filing
- Checking if inward cheque details match in the excel sheet and actual.

Week 6: 30th July – 5th August

Day 36: 30th July

- KICP (Kathmandu Incoming Payments) i.e Daily filing of Cash/Cheque/Bank receipts (Tally the printed receipt with the original voucher)
- Segregated the A/R Credit memo according to URC number. Segregate both A/P and A/R based on business unit. Stamp on the checked by section. Then segregate all the modern trade (MT) and general trade (GT) according to all business units, then gave one set of copies to the Claims team. Then, the other set of memo was used to attach the supporting bills and documents and filed but not finished.

Day 37: 31st July

- KICP (Kathmandu Incoming Payments) i.e Daily filing of Cash/Cheque/Bank receipts (Tally the printed receipt with the original voucher)
- A/R filing
- Scanning of cheque bounce report and cheque and sending it to the supervisor.
- Checking all the ODC cheques.

Day 38: 1st August

- KICP (Kathmandu Incoming Payments) i.e Daily filing of Cash/Cheque/Bank receipts (Tally the printed receipt with the original voucher)
- KICP of previous financial year (2081/82) stored in the warehouse and packed KICP of financial year (2080/81).

Day 39: 2nd August

SATURDAY

Day 40: 3rd August

- KICP (Kathmandu Incoming Payments) i.e Daily filing of Cash/Cheque/Bank receipts (Tally the printed receipt with the original voucher)
- KICP of previous financial year (2081/82) stored in the warehouse and packed KICP of financial year (2080/81).
- Checking of ODC, JV filing etc
- Understanding VAT and TDS entry in the context of purchase by the company (i.e. UDN).
- Understood about TDS claim.

Day 41: 4th August

- KICP (Kathmandu Incoming Payments) i.e Daily filing of Cash/Cheque/Bank receipts (Tally the printed receipt with the original voucher)
- JV filing.
- BG letter renewal creation and sending it to the respective bank and MIS Team.
- Checking of ODC of Britannia, completed P&G.

Day 42: 5th August

- Checking of ODC of Britannia completed, started and completed Emami.
- KYC FILING, Cash/Cheque/Bank receipts filing, JV filing.
- Entry of Debit Note of Saleways, Metro Market, Mega Mart, Kathmandu Kreative

Week 7: 6th August – 12th August

Day 43: 6th August

- KICP (Kathmandu Incoming Payments) i.e Cash/Cheque/Bank receipts filing.
- JV filing.
- Printing of BG claim of client
- A/P, A/R and T/R filing
- ODC checking of SCJ started and completed.

Day 44: 7th August

- KICP (Kathmandu Incoming Payments) i.e Cash/Cheque/Bank receipts filing.
- Cheque clearing in express
- Arranging the A/R and T/R in chronological order
- ODC checking of GSK, Hersheys, Mars/Ferrero completed and HFD ongoing.

Day 45: 8th August

- KICP (Kathmandu Incoming Payments) i.e Cash/Cheque/Bank receipts filing.
- Cheque deposit and cheque redeposit of different parties by going to the bank.
- Segregated the A/R Credit memo according to URC number. Segregate both A/P and A/R based on business unit. Stamp on the checked by section. Then segregate all the modern trade (MT) and general trade (GT) according to all business units, then gave one set of copies to the Claims team. Then, the other set of memo was used to attach the supporting bills and documents and filed but not finished.

Day 46: 9th August

SATURDAY

Day 47: 10th August

- KICP (Kathmandu Incoming Payments) i.e Cash/Cheque/Bank receipts filing.
- Filing of supporting A/R documents from warehouse.
- BG claim letter printing and scanning

- A/R filing
- Checking ODC of MT and Ecommerce and completed

Day 48: 11th August

- KICP (Kathmandu Incoming Payments) i.e Cash/Cheque/Bank receipts filing.
- A/R filing
- Deposited salary of labours in the bank.
- Search of KICP in old files

Day 49: 12th August

- KICP (Kathmandu Incoming Payments) i.e Cash/Cheque/Bank receipts filing.
- Scanning of bounce report of client and sending it to senior accounts officer.
- Balance confirmation sheet of HFD/Food range, A/P separation and segregation.
- Printing balancing confirmation and sending it to the parties.

Week 8: 13th August – 19th August

Day 50: 13th August

- Arranging the balance confirmation letter and compiling it.
- Uploading all balance confirmation in Google drive's specific folder.

Day 51: 14th August

- KICP (Kathmandu Incoming Payments) i.e Cash/Cheque/Bank receipts filing.
- BG filing
- BG scanning

Day 52: 15th August

- KICP (Kathmandu Incoming Payments) i.e Cash/Cheque/Bank receipts filing.
- A/P filing.
- Printing of documents.
- Scanning of BG Release documents.

Day 53: 16th August

SATURDAY

Day 54: 17th August

- Reconciliation of business partners.
- KICP (Kathmandu Incoming Payments) i.e Cash/Cheque/Bank receipts filing.
- Segregated the A/P based on business unit. Stamp on the checked by section. Then segregate all the modern trade (MT) and general trade (GT) according to all business units, then gave one set of copies to the Claims team.

Day 55: 18th August

- Reconciliation of business partners.
- KICP (Kathmandu Incoming Payments) i.e Cash/Cheque/Bank receipts filing.
- Cheque clearing of 5 different clients.
- A/P filing.

Day 56: 19th August

- KICP (Kathmandu Incoming Payments) i.e Cash/Cheque/Bank receipts filing.
- Check the BG about to expire (a sheet was prepared), needed to tally the information in the sheet and actual BG File and make a letter to send to the bank to renew it and mail it to the respective banks.
- Details of Debit note and Credit note of MT companies recorded in Excel.

Week 9: 20th August – 26th August
Day 57: 20th August • KICP (Kathmandu Incoming Payments) i.e Cash/Cheque/Bank receipts filing. • KRC arranging and filing.
Day 58: 21st August • KICP (Kathmandu Incoming Payments) i.e Cash/Cheque/Bank receipts filing. • KRC, TRC, A/P and A/R arranging and filing.
Day 59: 22nd August • Entry of all incoming payments (Kathmandu Incoming Payments) in SAP and checking if all the information entered in software is true and finally approving it.
Day 60: 23rd August SATURDAY
Day 61: 24th August • KICP (Kathmandu Incoming Payments) i.e Cash/Cheque/Bank receipts filing. • Teej Event
Day 62: 25th August • KICP (Kathmandu Incoming Payments) i.e Cash/Cheque/Bank receipts filing. • KRC, TRC, A/P and A/R arranging and filing. • Checking Debit Note and Credit Note no. from SAP software.
Day 63: 26th August HOLIDAY (TEEJ)

Week 10: 27th August – 2nd September
Day 64: 27th August • KICP (Kathmandu Incoming Payments) i.e Cash/Cheque/Bank receipts filing. • KRC, TRC, A/P and A/R arranging and filing.
Day 65: 28th August • KICP (Kathmandu Incoming Payments) i.e Cash/Cheque/Bank receipts filing. • Scanning of KYC and sending it to Accounts officer. • KRC, TRC, A/P and A/R arranging and filing. • Checking Debit Note and Credit Note number from the top sheet and write it in the document.
Day 66: 29th August • KICP (Kathmandu Incoming Payments) i.e Cash/Cheque/Bank receipts filing. • From the excel list of all KYC documents of all clients given, I had to check if the KYC contains all the required documents like Citizenship, PAN Certificate, Company Registration and update it in the excel sheet. If the KYC documents are present in the index file but not on the excel list, then I needed to update it with the outstanding balance and balance by extracting it from the ledger excel sheet and also remove file of parties which has already been closed. Then I need to scan all the documents, download and upload it in google drive according to the Fiscal Year.

Day 67: 30th August

SATURDAY

Day 68: 31st August

- From the excel list of all KYC documents of all clients given, I had to check if the KYC contains all the required documents like Citizenship, PAN Certificate, Company Registration and update it in the excel sheet. If the KYC documents are present in the index file but not on the excel list, then I needed to update it with the outstanding balance and balance by extracting it from the ledger excel sheet and also remove file of parties which has already been closed. Then I need to scan all the documents, download and upload it in google drive according to the Fiscal Year.

Day 69: 1st September

- From the excel list of all KYC documents of all clients given of FY 2079/80, I had to check if the KYC contains all the required documents like Citizenship, PAN Certificate, Company Registration and update it in the excel sheet. If the KYC documents are present in the index file but not on the excel list, then I needed to update it with the outstanding balance and balance by extracting it from the ledger excel sheet and also remove file of parties which has already been closed. Then I need to scan all the documents, download and upload it in google drive according to the Fiscal Year.
- Filing of A/R, Bank Guarantee Filing
- Search of KYC in the excel sheet and filing it accordingly to the fiscal year written in the sheet.
- KICP (Kathmandu Incoming Payments) i.e Cash/Cheque/Bank receipts filing.

Day 70: 2nd September

- From the excel list of all KYC documents of all clients given of FY 2079/80, I had to check if the KYC contains all the required documents like Citizenship, PAN Certificate, Company Registration and update it in the excel sheet. If the KYC documents are present in the index file but not on the excel list, then I needed to update it with the outstanding balance and balance by extracting it from the ledger excel sheet and also remove file of parties which has already been closed. Then I need to scan all the documents, download and upload it in google drive according to the Fiscal Year.
- KICP (Kathmandu Incoming Payments) i.e Cash/Cheque/Bank receipts filing.

Week 11: 3rd September – 9th September

Day 71: 3rd September

- Cheque redeposit of a client
- TRC, A/R and A/P filing
- From the excel list of all KYC documents of all clients given of FY 2080/81, I had to check if the KYC contains all the required documents like Citizenship, PAN Certificate, Company Registration and update it in the excel sheet. If the KYC documents are present in the index file but not on the excel list, then I needed to update it with the outstanding balance and balance by extracting it from the ledger excel sheet and also remove file of parties which has already been closed. Then I

need to scan all the documents, download and upload it in google drive according to the fiscal year.

Day 72: 4th September

- From the excel list of all KYC documents of all clients given of FY 2080/81, I had to check if the KYC contains all the required documents like Citizenship, PAN Certificate, Company Registration and update it in the excel sheet. If the KYC documents are present in the index file but not on the excel list, then I needed to update it with the outstanding balance and balance by extracting it from the ledger excel sheet and also remove file of parties which has already been closed. Then I need to scan all the documents, download and upload it in google drive according to the fiscal year.
- Collecting all the balance confirmation which was sent by us to the parties and had been approved by the parties (by sign and stamp) and sent back to us and keeping it in files for future reference.

Day 73: 5th September

- KICP (Kathmandu Incoming Payments) i.e Cash/Cheque/Bank receipts filing.
- From the excel list of all KYC documents of all clients given, I had to check if the KYC contains all the required documents like Citizenship, PAN Certificate, Company Registration and update it in the excel sheet. If the KYC documents are present in the index file but not on the excel list, then I needed to update it with the outstanding balance and balance by extracting it from the ledger excel sheet and also remove file of parties which has already been closed. Then I need to scan all the documents, download and upload it in google drive according to the Fiscal Year.

Day 74: 6th September

SATURDAY

Day 75: 7th September

- From the excel list of all KYC documents of all clients given, I had to check if the KYC contains all the required documents like Citizenship, PAN Certificate, Company Registration and update it in the excel sheet. If the KYC documents are present in the index file but not on the excel list, then I needed to update it with the outstanding balance and balance by extracting it from the ledger excel sheet and also remove file of parties which has already been closed. Then I need to scan all the documents, download and upload it in google drive according to the Fiscal Year.
- Redeposit of cheque in bank.

Day 76: 8th September

- From the excel list of all KYC documents of all clients given, I had to check if the KYC contains all the required documents like Citizenship, PAN Certificate, Company Registration and update it in the excel sheet. If the KYC documents are present in the index file but not on the excel list, then I needed to update it with the outstanding balance and balance by extracting it from the ledger excel sheet and also remove file of parties which has already been closed. Then I need to scan all the documents, download and upload it in google drive according to the Fiscal Year.

Day 77: 9th September

GENZ PROTEST

Week 12: 10th September – 16th September
Day 78: 10th September GENZ PROTEST
Day 79: 11th September GENZ PROTEST
Day 80: 12th September GENZ PROTEST
Day 81: 13th September SATURDAY
Day 82: 14th September • From the excel list of all KYC documents of all clients given, I had to check if the KYC contains all the required documents like Citizenship, PAN Certificate, Company Registration and update it in the excel sheet. If the KYC documents are present in the index file but not on the excel list, then I needed to update it with the outstanding balance and balance by extracting it from the ledger excel sheet and also remove file of parties which has already been closed. Then I need to scan all the documents, download and upload it in google drive according to the Fiscal Year. • Check the BG about to expire (a sheet was prepared), needed to tally the information in the sheet and actual BG File and make a letter to send to the bank to renew it and mail it to the respective banks. • Learned to create TDS payment e-voucher through the website of Inland Revenue Department.
Day 83: 15th September • KICP (Kathmandu Incoming Payments) i.e Cash/Cheque/Bank receipts filing. • Check the BG about to expire (a sheet was prepared), needed to tally the information in the sheet and actual BG File and make a letter to send to the bank to renew it and mail it to the respective banks.
Day 84: 16th September • KICP (Kathmandu Incoming Payments) i.e Cash/Cheque/Bank receipts filing. • From the excel list of all KYC documents of all clients given, I had to check if the KYC contains all the required documents like Citizenship, PAN Certificate, Company Registration and update it in the excel sheet. If the KYC documents are present in the index file but not on the excel list, then I needed to update it with the outstanding balance and balance by extracting it from the ledger excel sheet and also remove file of parties which has already been closed. Then I need to scan all the documents, download and upload it in google drive according to the Fiscal Year.

Week 13: 17th September – 23rd September
Day 85: 17th September • KICP (Kathmandu Incoming Payments) i.e Cash/Cheque/Bank receipts filing. • Filing of BG of New Amendment. • Filing of BG Release Documents. • From the excel list of all KYC documents of all clients given, I had to check if the KYC contains all the required documents like Citizenship, PAN Certificate,

Company Registration and update it in the excel sheet. If the KYC documents are present in the index file but not on the excel list, then I needed to update it with the outstanding balance and balance by extracting it from the ledger excel sheet and also remove file of parties which has already been closed. Then I need to scan all the documents, download and upload it in google drive according to the Fiscal Year.
Day 86: 18th September • Filing of BG documents • From the excel list of all KYC documents of all clients given, I had to check if the KYC contains all the required documents like Citizenship, PAN Certificate, Company Registration and update it in the excel sheet. If the KYC documents are present in the index file but not on the excel list, then I needed to update it with the outstanding balance and balance by extracting it from the ledger excel sheet and also remove file of parties which has already been closed. Then I need to scan all the documents, download and upload it in google drive according to the Fiscal Year. • Print around 2300 invoices of Bhatbhateni for the entire year by using SAP website.
Day 87: 19th September • Print around 2300 invoices of Bhatbhateni for the entire year by using SAP website.
Day 88: 20th September SATURDAY
Day 89: 21st September • Print around 2300 invoices of Bhatbhateni for the entire year by using SAP website. • Filing of BG documents.
Day 90: 22nd September • Print around 2300 invoices of Bhatbhateni for the entire year by using SAP website.
Day 91: 23rd September • Print around 2300 invoices of Bhatbhateni for the entire year by using SAP website. • KICP (Kathmandu Incoming Payments) i.e Cash/Cheque/Bank receipts filing.

Week 14: 24th September – 30th September
Day 92: 24th September • Print around 2300 invoices of Bhatbhateni for the entire year by using SAP website. • KICP (Kathmandu Incoming Payments) i.e Cash/Cheque/Bank receipts filing. • Filing of BG documents
Day 93: 25th September • Print around 2300 invoices of Bhatbhateni for the entire year by using SAP website.
Day 94: 26th September • KICP (Kathmandu Incoming Payments) i.e Cash/Cheque/Bank receipts filing. • KRC and A/P invoice segregation and submission of one copy to Claims department and file the next copy.
Day 95: 27th September SATURDAY
Day 96: 28th September • Print around 2300 invoices of Bhatbhateni for the entire year by using SAP website.

Day 97: 29th September
DASHAIN VACATION
Day 98: 30th September
DASHAIN VACATION

Week 15: 1st October - 7th October
Day 99: 1st October
DASHAIN VACATION
Day 100: 2nd October
DASHAIN VACATION
Day 101: 3rd October
DASHAIN VACATION
Day 102: 4th October
DASHAIN VACATION
Day 103: 5th October
DASHAIN VACATION
Day 104: 6th October
DASHAIN VACATION
Day 105: 7th October
DASHAIN VACATION

Week 16: 8th October – 14th October
Day 106: 8th October • KICP (Kathmandu Incoming Payments) i.e Cash/Cheque/Bank receipts filing. • Filing of BG documents. • From the excel list of all KYC documents of all clients given, I had to check if the KYC contains all the required documents like Citizenship, PAN Certificate, Company Registration and update it in the excel sheet. If the KYC documents are present in the index file but not on the excel list, then I needed to update it with the outstanding balance and balance by extracting it from the ledger excel sheet and also remove file of parties which has already been closed. Then I need to scan all the documents, download and upload it in google drive according to the Fiscal Year.
Day 107: 9th October • KICP (Kathmandu Incoming Payments) i.e Cash/Cheque/Bank receipts filing. • Filing of Balance Confirmation received after approval from client.
Day 108: 10th October • KICP (Kathmandu Incoming Payments) i.e Cash/Cheque/Bank receipts filing. • Filing of Balance Confirmation received after approval from client.
Day 109: 11th October SATURDAY
Day 110: 12th October • KICP (Kathmandu Incoming Payments) i.e Cash/Cheque/Bank receipts filing.

• Filing of Balance Confirmation received after approval from client.
Day 111: 13th October • KICP (Kathmandu Incoming Payments) i.e Cash/Cheque/Bank receipts filing. • Filing of Balance Confirmation received after approval from client.
Day 112: 14th October • KICP (Kathmandu Incoming Payments) i.e Cash/Cheque/Bank receipts filing. • From the excel list of all KYC documents of all clients given, I had to check if the KYC contains all the required documents like Citizenship, PAN Certificate, Company Registration and update it in the excel sheet. If the KYC documents are present in the index file but not on the excel list, then I needed to update it with the outstanding balance and balance by extracting it from the ledger excel sheet and also remove file of parties which has already been closed. Then I need to scan all the documents, download and upload it in google drive according to the Fiscal Year.

Appendix II: Gallery

Figure 10: Debtors Team

Figure 11: LinkedIn Post on My Internship Experience

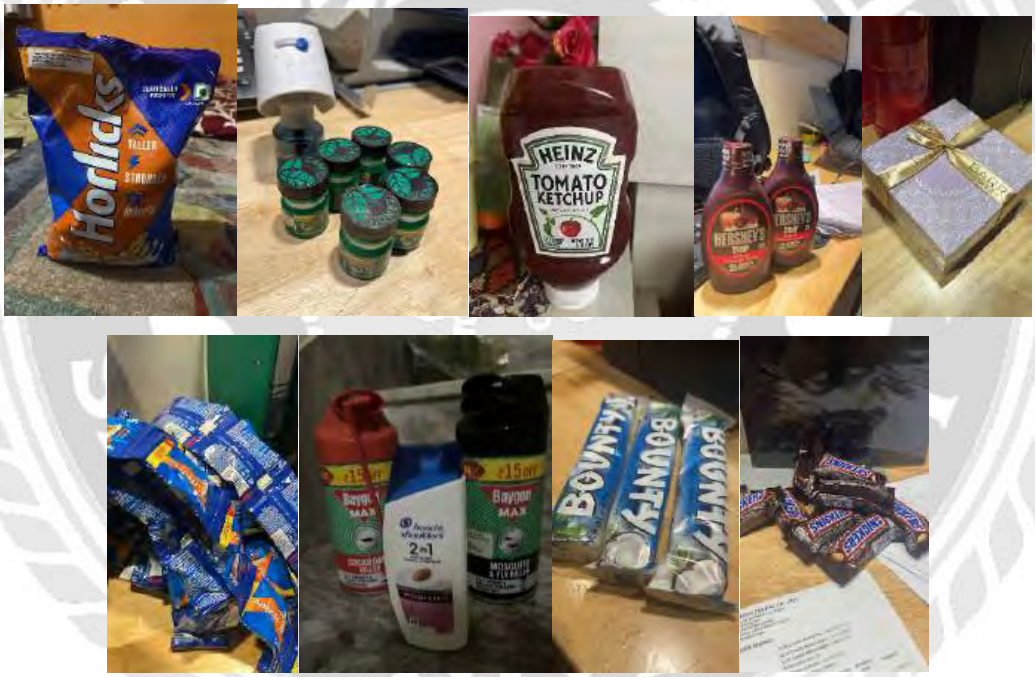

Figure 12: Freebies by UDN