



**COOPERATIVE EDUCATION REPORT**

**UNDERSTANDING THE DYNAMICS OF COMPLIANCE WORKFLOWS AT  
YODDHA LAB PVT. LTD.**

**WRITTEN BY**

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**This report is submitted in partial fulfillment of the  
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**Project Title:** Understanding the Dynamics of Compliance Workflows at Yodha Lab Pvt. Ltd.

**Credit:** 5

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## ABSTRACT

This report titled *Understanding the Dynamics of Compliance Workflows at Yoddha Lab Pvt. Ltd.* presents a comprehensive overview of the *16-week* Co-operative Education experience undertaken at Yoddha Lab as a Compliance Intern. The primary objective of the internship was to bridge the gap between theoretical knowledge and practical application in compliance monitoring, risk analysis, and regulatory operations within a SaaS platform.

During the internship period, responsibilities involved monitoring user communications to detect suspicious activities, conducting KYC verification, reviewing payment transactions, processing refunds, initiating account suspension procedures, and maintaining compliance documentation. Additionally, the role involved analyzing risks associated with new subscriptions, performing third-party verification, and supporting operational processes aligned with regulatory frameworks. The report identifies various challenges encountered during the internship period and how the practical solutions and alternative resources were implemented. Furthermore, the report provides recommendations to enhance compliance efficiency in the Calilio department.

Overall, the internship significantly strengthened both technical competencies and analytical skills while improving adaptability, problem-solving ability, and attention to detail. The experience provided valuable insights into real-world compliance operations and emphasized the importance of structured systems, effective communication, and proper documentation in ensuring organizational efficiency.

**Keywords:** *Compliance, KYC, Refund, Risk Analysis*

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My sincere appreciation to my supervisor, **Mr. Abhisek Majhi**, and the team members of the Calilio Department at Yoddha Lab for their continuous support during this internship period. Their willingness to share knowledge and proactively involve me in various compliance activities has significantly contributed to enhancing my practical understanding of compliance operations in SaaS based companies.

I would like to extend my sincere gratitude to **Siam University and Kathmandu College of Management** for providing me with this cooperative education period. A sincere thanks to the entire faculty members for allowing me to use this internship towards my learning experience. Lastly, I would like to thank my family, friends, and peers for encouraging me and supporting me throughout the internship. Their support has been invaluable in helping me stay motivated and complete this important academic milestone.

Thank You

Yours sincerely,

Sumedha Rijal

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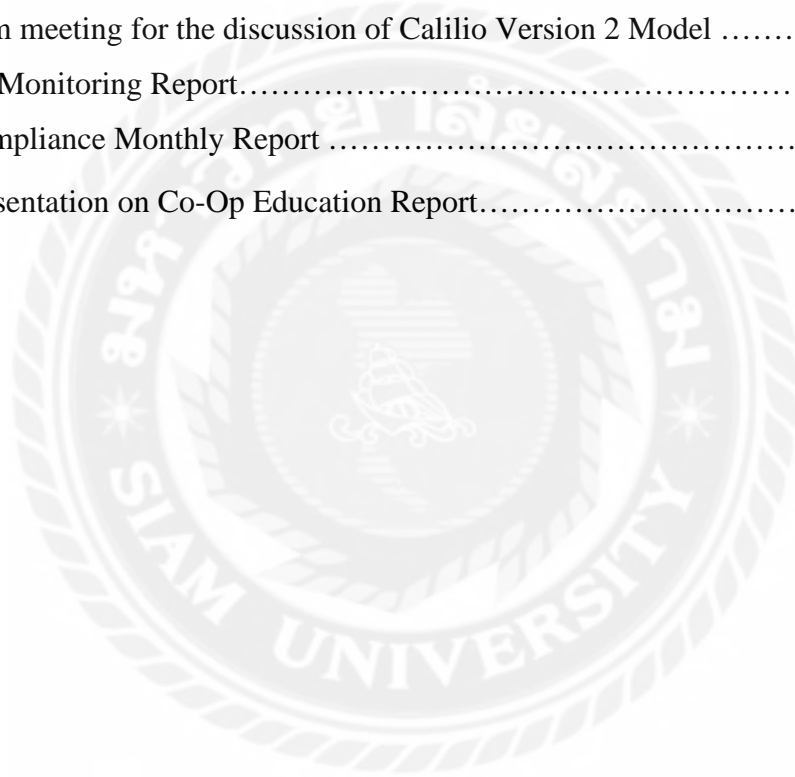
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## LIST OF ABBREVIATIONS

<b>SaaS</b>	Software as a Service
<b>KYC</b>	Know Your Customer
<b>CRM</b>	Customer Relationship Management
<b>UAT</b>	User Acceptance Testing
<b>IT</b>	Information Technology
<b>GDPR</b>	General Data Protection Regulations
<b>API</b>	Application Programming Interface



# CHAPTER 1

## INTRODUCTION

Yoddha Lab Private Limited is a technology and digital solutions company, founded in 2023, with its head office based in Chabahil, Kathmandu, Nepal. The company focuses on delivering custom software and application development, business analysis, and innovative technology product solutions that support businesses in their digital transformation journeys. While primarily based in Kathmandu, the company operates with extended global support teams across international regions, including Belgium, United States, Sweden, Australia, and Canada, enabling it to serve a diverse global client base.



*Figure 1: Yoddha Lab Logo*

### 1.1 Company Profile

Yoddha Lab has established itself as a dynamic and influential player in Nepal's digital services sector, recognized for its focus on innovation, quality delivery, and client-centric solutions. The company excels in the design and development of modern software applications, web platforms, and proprietary digital products that enhance online visibility and expand business reach.

With a focused team of developers, designers, marketers, and business analysts, its service portfolio includes application development, business analysis, digital growth strategies, and business automation tools which offers scalable, practical, and industry-specific solutions tailored to the evolving needs of clients across multiple sectors. Since its founding, the company has grown steadily and now engages a multidisciplinary team of approximately 100–150 professionals. It operates on an integrated approach that combines business research, creative design, and robust technology development.

Yoddha Lab employs a hybrid business model that blends client service delivery with the creation of proprietary Software as a Service (SaaS) products. This dual approach not only demonstrates technical expertise but also establishes revenue streams that grow over time. The company delivers specialized solutions to multiple industries, including IT (Information Technology), Healthcare, and Retail, providing solutions that are both practical and

strategically impactful which helps businesses increase their productivity, build better customer relationships, and reach long-term growth targets.

### 1.1.1 Company Mission

Design and develop digital solutions that address real operational challenges by improving efficiency, reducing manual work, and enabling scalable business growth through user-focused, high-performance, and value-driven systems.

### 1.1.2 Company Vision

To establish Yoddha Lab as a trusted technology partner delivering practical, scalable digital solutions while contributing to Nepal’s IT ecosystem with globally competitive, real-world focused innovations.

### 1.1.3 Company Product Portfolio

Yoddha Lab Pvt. Ltd. provides a comprehensive range of services and proprietary products designed to help businesses achieve digital transformation and sustainable growth. It offers a diverse portfolio of digital services and in-house software products designed to support digital transformation and business growth.

#### In house Saas Product Offering:

Yoddha Lab in-house solutions: Calilio, Leadheed, and Zippy Plan, streamline communication, automate lead management, and simplify scheduling to improve overall business efficiency and productivity.

*Table 1.1: In-House Saas Products of Yoddha Lab*

Product	Focus	Offerings
In-house Digital Products	Calilio	Cloud-based virtual phone system for business communication to streamline international communication and support remote teams.
	Leadheed	CRM (Customer Relationship Management) and Lead management platform manage leads, automate workflows, track sales pipelines, and enhance customer relationship management.

(Cont.)

*Table 1.1 (Cont.): In-House Saas Products of Yoddha Lab*

<b>Product</b>	<b>Focus</b>	<b>Offerings</b>
	Zippy Plan	Online appointment scheduling software designed to organize meetings efficiently, reduce administrative workload, and improve productivity.

**Software Development Offering:**

Yoddha Lab’s software development service offers designing and building scalable, high-performance software solutions that solve real business problems and support long-term growth.

*Table 1.2: Software Development Services of Yoddha Lab*

<b>Service</b>	<b>Offerings</b>	<b>Description</b>
<b>Software Development</b>	Custom Web Applications	Tailor-made web solutions designed to automate business processes and provide scalable, efficient, and user-centric digital platforms.
	Mobile App Development	Development of high-performance Android and iOS applications to enhance accessibility, engagement, and business reach.
	Saas Product Development	Creation of cloud-based subscription software that is scalable, accessible online, and cost-effective for businesses and users.

(Cont.)

*Table 1.2 (Cont.): Software Development Services of Yoddha Lab*

<b>Service</b>	<b>Offerings</b>	<b>Description</b>
<b>Software Development</b>	Cloud Architecture	Design and implementation of scalable and secure cloud-native infrastructure that ensure high availability, performance, and flexibility.
	API development	Building and integrating APIs to enable seamless communication and data exchange between different software systems and services.

**Business Process Re-engineering:**

Yoddha Lab optimizes and automates business workflows by analyzing existing processes, identifying inefficiencies, and implementing streamlined, integrated systems to enhance productivity, accuracy, and scalable growth.

*Table 1.3: Business Process Re-engineering Services of Yoddha Lab*

<b>Service</b>	<b>Offerings</b>	<b>Description</b>
<b>Business Process Re-engineering</b>	Process Audit and Mapping	Detailed evaluation of existing workflows to identify gaps, inefficiencies, and opportunities for improvement.
	Workflow Automation	Implementation of automated systems to streamline repetitive tasks and improve operational efficiency.

(Cont.)

Table 1.3 (Cont.): Business Process Re-engineering Services of Yoddha Lab

Service	Offerings	Description
<b>Business Process Re-engineering</b>	Communication Systems Integration	Seamless integration of communication tools and platforms to enhance internal and external collaboration.
	Operations Optimization	Refinement of business operations to reduce costs, eliminate redundancies, and improve overall productivity.
	Performance Monitoring	Continuous tracking and analysis of system and process performance to ensure efficiency and goal alignment.
	Change Management	Structured support in managing organizational transitions during process improvements and system implementations.

### 1.1.4 Company Core Objectives

#### 1. Deliver High-Quality Digital Solutions:

To design and develop premium software applications, web platforms and digital products that consistently meet client requirements, adhere to modern best practices, and follow quality standards across all stages of development and deployment.

#### 2. Enhance Innovation in Technology and Services:

To continuously innovate in software products and service offerings by integrating emerging technologies and modern engineering practices that address diverse business challenges and align with evolving global technological trends while maintaining long-term value in all deliverables.

#### 3. Strengthen Business Operations:

To support businesses in improving operational efficiency through customized software systems, automation tools, and integrated platforms that enhance productivity and reduce manual workload.

#### **4. Drive Scalable Growth:**

To develop scalable internal tools and platforms that enable clients to automate operations, manage customer relationships, and efficiently schedule services resulting in streamlined workflows and measurable business growth.

#### **5. Foster Client-Centric Collaboration:**

To align development processes and solutions with client's intended goals through research, collaboration, and tailored solutions, ensuring reliable delivery, active support, and strong relationships across diverse markets.

#### **6. Promote Continuous Learning and Team Development:**

To cultivate an organizational culture that encourages professional development, cross-disciplinary collaboration, and continuous learning at all levels of the organization.

### **1.1.5 Strategies of the Company**

Yodtha Lab aligns its strategic framework with evolving digital technology trends, global practices in software development, and client business dynamics. The following are the key strategic approaches of the company:

#### **1. Customer-Centric Strategy:**

To prioritize client requirements in all stages of development and deliver solutions with strong focus on usability, efficiency, and business value, enabling clients to achieve their functional and strategic objectives.

#### **2. Leverage Modern Technologies and Methodologies:**

To adopt and integrate up-to-date frameworks, tools, and development practices that ensure scalable, secure, and high performant digital solutions.

#### **3. End-to-End Delivery Strategy:**

To manage complete project lifecycles starting from requirement analysis, planning, design, development, testing, deployment, and maintenance for consistent delivery outcomes.

#### **4. Innovate In-House Product Platforms:**

To expand and refine proprietary tools such as Calilio, Leadheed, and Zippyplan, ensuring they remain relevant, competitive, and aligned with user needs.

#### **5. Quality Assurance and Optimization:**

To ensure all software systems undergo quality assurance processes, including structured testing, monitoring, and optimization to maintain reliability and performance standards.

## **6. Build Long-Term Client Relationships:**

To maintain long-term client engagement through consistent delivery, support, and transparent communication throughout project execution ensuring client satisfaction.

Through these strategies, Yoddha Lab commits to sustained growth, increased market relevance, and value creation for clients, partners, and the broader digital ecosystem.

## **1.2 Organizational Structure**

### **1.2.1 Organizational Overview**

The company follows a well-defined hierarchical structure that facilitates effective interdepartmental coordination among Middle Level Management: Sales, Marketing, Support, Technology and Development, Finance, and Human Resources governed by the Top-Level Management: The Executive Team. This structured approach enables smooth workflow, efficient decision-making, and alignment with organizational goals.

#### **Top Level Management: Executive Team**

The executive team is responsible for the overall strategic direction, business growth, and technological innovation of the company.

#### **Chief Executive Officer /Director – Mr. Sujan Thapaliya**

Provides overall leadership and strategic direction for the organization, overseeing long-term vision, decision-making, and business growth initiatives.

#### **Head of Business Growth and Operations – Mr. Bivek Acharya**

Leads business expansion strategies, enhances operational efficiency, and drives global market development to support organizational growth.

#### **Chief Technology Officer – Mr. Reewaz Bhetwal**

Oversees the company's technological strategy, manages the software development lifecycle, and ensures robust and efficient IT infrastructure.

#### **Vice President of Technology – Er. Arjun Thapa**

Supports technical leadership by promoting innovation and ensuring the development of scalable, high-performance technological solutions.

#### **VP of Sales & Success – Rajnita Bhetwal**

Leads customer acquisition, relationship management, and client retention strategies, ensuring a strong and sustainable growth pipeline for the organization.

#### **Middle Level Management: Departments**

Following the outline of executive leadership, the organizational focus shifts to mid-level management, which plays a critical role in executing strategies and overseeing day-to-

day operations. Each department has distinct responsibilities overseen by the dedicated Department heads. They collaborate closely and support one another to ensure smooth operations and sustained organizational productivity. The department heads are:

1. **Sales Department** – Mr. Sabin Mainali
2. **Marketing Department** – Mr. Bibek Khatiwada
3. **Support Department** – Mr. Rajesh Regmi
4. **Tech and Development Department** – Mr. Abhin Khatiwada
5. **Finance Department** – Mr. Sunil Roka
6. **Human Resource Department** – Mrs. Sulochana Kadel

## **Departments**

### **Sales Department:**

The sales department manages daily sales operations, drives revenue growth, and leads the sales team to achieve targets for Calilio and Leadheed while maintaining client relationships.

### **Marketing Department:**

The marketing department plans and executes marketing strategies and campaigns to promote Calilio and Leadheed, focusing on brand awareness, lead generation, and market positioning.

### **Support Department:**

The support department handles customer inquiries and issues, ensures compliance, enhances service quality, timely resolution, and overall customer satisfaction.

### **Tech and Development Department:**

This department leads technology teams, oversees software development, system architecture, and ensures technical solutions align with company strategy for both products.

### **Finance Department:**

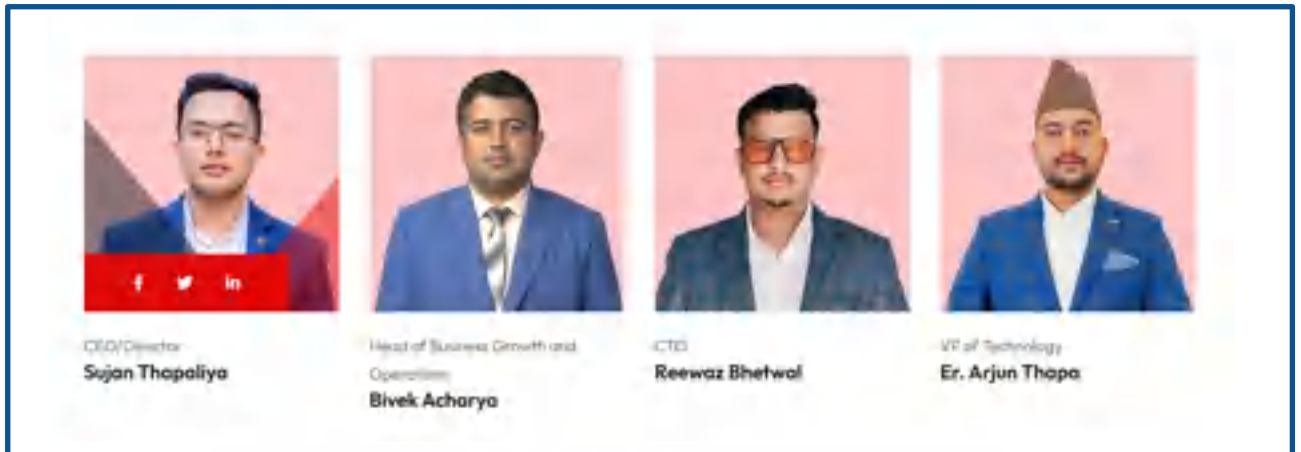
The finance department supervises financial operations, budgeting, and reporting, ensuring sound financial management and compliance.

### **Human Resource Department:**

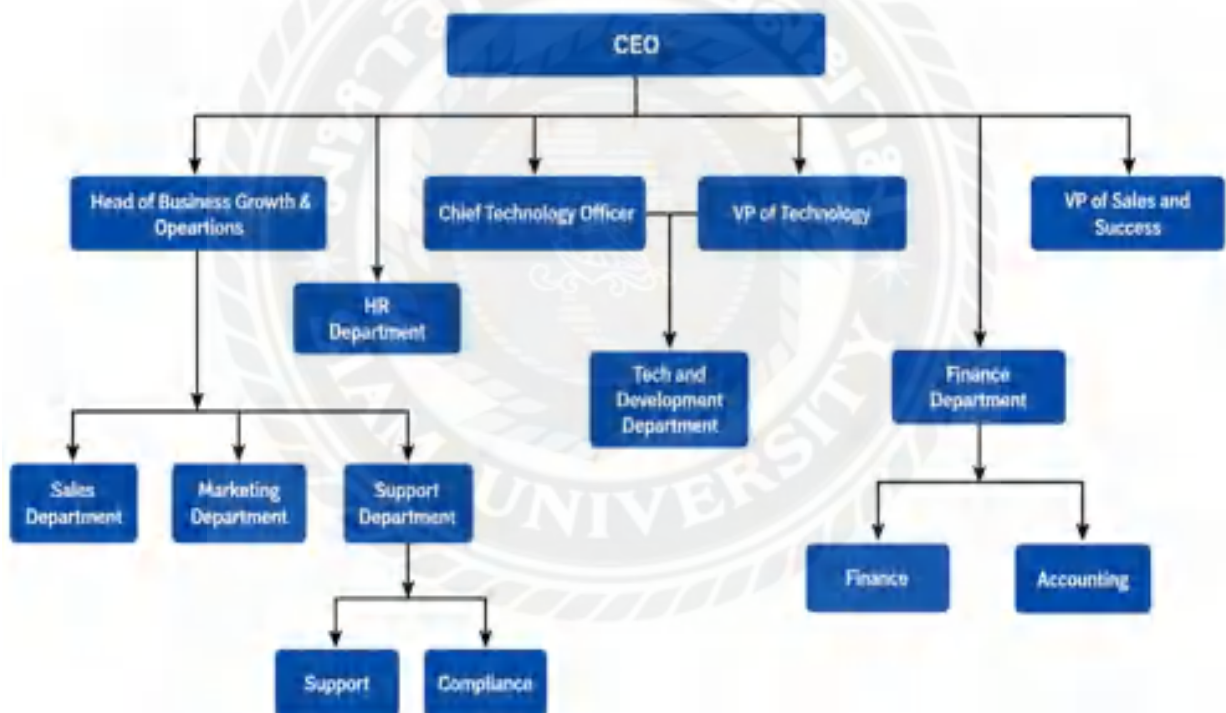
This department handles recruitment, employee development, and performance management, ensuring a productive and positive work environment.

Each of the departments is led by the team of dedicated professionals with years of experience who have been contributing to the operational efficiency and effective coordination and ensuring progress in their respective departments as well as in the overall company.

## 1.2.2 Diagram of the Organizational Structure



*Figure 2: Executive Committee of Yoddha Lab*



*Figure 3: Hierarchical Diagram of Yoddha Lab*

## 1.2.3 My Job Position

During my internship at Yoddha Lab, I served as an entry-level position as a Compliance Intern under the Calilio (SaaS) Support Department. In this role, my primary focus was on compliance-related activities, while also supporting certain operational functions within the department. I was responsible for monitoring user calls and messages to detect suspicious

or high-risk activities, conducting KYC (Know Your Customer) verification by reviewing client documents and information, and supporting account suspension or closure in cases of policy violations. Additionally, I maintained compliance records in the CRM system and assisted in payment verification and refund processes to ensure accurate documentation and risk control. Alongside compliance duties, I provided operational support through customer assistance, SaaS platform testing, and contributing to internal process improvements.

#### **1.2.4 My Job Position in the Company**

During my internship, I was placed in the Compliance function under the Calilio Department, reporting directly to senior team members within the Calilio Support team. The compliance function played a critical role in ensuring platform integrity, regulatory adherence, and secure user operations within the organization. My position was an entry-level yet hands-on role that served as a support function within the compliance team. I was engaged in monitoring platform activity, conducting KYC verification, maintaining compliance documentation, reviewing transactions, and assisting in account-level actions such as suspension or closure. This positioning allowed me to understand compliance workflows from user onboarding and verification to risk detection and enforcement actions. It also provided insights into how compliance contributes to maintaining a secure and trustworthy SaaS platform.



**Figure 4: My job position in Organizational Structure**

#### **1.3 My Intention and Motivation to Choose This Company as My Co-Op Studies Workplace**

I chose Yoddha Lab Pvt. Ltd. as my Co-Op Studies workplace because it closely aligns with my interest in gaining hands-on experience in compliance, risk management, and SaaS-based operations. The courses I studied during my academic journey, particularly Financial

Technology, Business Intelligence, and Digital Literacy, sparked my interest in working within a SaaS-based environment by providing insights into digital systems, data analysis, and modern business processes. This placement provided a unique opportunity to apply my academic knowledge in a practical setting while developing skills critical for a future career in compliance and operational management.

My decision to join Yoddha Lab was driven by my desire to work within a fast-growing, technology-driven organization. The Calilio department offered a dynamic environment where I could observe and understand how compliance frameworks are integrated into SaaS business models. This experience allowed me to develop practical insights into regulatory processes, fraud detection systems, and operational workflows knowledge that is essential for professional growth in this field.

The organization provided me with a valuable platform to bridge the gap between theoretical learning and real-world application, particularly within a technology-driven business model. Through this experience, I was able to develop essential technical and analytical skills while gaining practical exposure to compliance processes and operational workflows. Overall, joining Yoddha Lab has been a significant step toward achieving my career goals and preparing me for future challenges with strengthened analytical thinking, attention to detail, and professional discipline. I am confident that this experience has prepared me to contribute meaningfully to future organizational objectives while advancing my personal and career development.

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

### **SWOT Analysis**

#### **Strengths**

Yoddha Lab positions itself as an innovative digital solutions provider, offering services such as software development and business process re-engineering. Its strength lies in its agile and tech-driven approach, enabling it to deliver customized solutions tailored to client needs. The company benefits from a young and dynamic workforce, which enhances creativity, adaptability, and responsiveness to evolving technological trends. It emphasizes client-centric service delivery, focusing on building long-term relationships and delivering value-driven solutions. Its diverse service offerings across digital domains allow it to cater to a wide range of businesses, from startups to growing enterprises. The company's focus on modern tools, innovation, and continuous learning also strengthens its competitive positioning in Nepal.

## **Weaknesses**

Despite its potential, Yoddha Lab faces several limitations. Being a relatively small and emerging company, it may lack the brand recognition and credibility enjoyed by more established IT firms. This can affect its ability to secure large-scale or international projects. The company may also face resource constraints, including limited manpower and financial capacity, which could restrict scalability and the ability to handle multiple high-value projects simultaneously. Additionally, dependence on a limited client base or project pipeline may create revenue instability. Furthermore, compared to global competitors, Yoddha Lab may have limited exposure to international markets, restricting its growth opportunities and global competitiveness.

## **Opportunities**

Yoddha Lab operates in a rapidly expanding digital ecosystem, particularly in Nepal, where businesses are increasingly adopting digital transformation strategies. This creates strong opportunities for the company to expand its services in areas like web development, mobile applications, and business re-engineering. The rising demand for outsourcing IT services globally provides an opportunity to tap into international clients, especially in cost-sensitive markets. Additionally, the growth of startups and SMEs in Nepal offers a steady pipeline of potential clients seeking affordable and scalable digital solutions. Yoddha Lab can also explore emerging technologies such as AI, data analytics, and automation to enhance its service offerings and differentiate itself in the market. Strategic partnerships, collaborations, and branding initiatives can further strengthen its market presence.

## **Threats**

The company operates in a highly competitive IT services industry, with numerous local and international players offering similar services, often at competitive pricing. This can put pressure on profit margins and client acquisition. Rapid technological changes pose another challenge, requiring continuous upskilling and investment in new tools and technologies. Failure to keep pace may result in loss of relevance in the market. Additionally, economic instability or fluctuations in client budgets can directly impact demand for IT services. The company may also face talent retention issues, as skilled professionals in the tech industry often migrate to larger firms or international opportunities. Cybersecurity risks, data privacy concerns, and increasing client expectations for high-quality, secure solutions further add to the operational challenges.



*Figure 5: SWOT Analysis of Yoddha Lab*

Yoddha Lab demonstrates strong potential as a growing digital solutions provider with a flexible and innovative approach. While it benefits from agility and a broad service portfolio, it must address challenges related to scale, brand recognition, and market expansion. By investing in advanced technologies, strengthening its market presence, and exploring international opportunities, the company can enhance its competitiveness and achieve sustainable growth in the long term.

### **1.5 Statement of the Report**

This cooperative education report presents my 16-week internship experience at Yoddha Lab Pvt. Ltd., where I worked as a Compliance Intern under the Calilio Department from January 25, 2026, to May 15, 2026. The purpose of this report is to provide a detailed overview of my assigned roles, responsibilities, and the practical skills I developed throughout the internship period.

The internship aligned with Yoddha Lab's ongoing efforts to strengthen compliance operations, risk management practices, and SaaS-based service delivery, providing me with the opportunity to engage in areas such as compliance monitoring, KYC verification, payment and refund verification, account suspension procedures, customer support coordination, and operational workflow management. This report particularly emphasizes my exposure to

compliance practices, fraud prevention mechanisms, operational processes, and the integration of digital systems within a SaaS environment.

By documenting my contributions and reflecting on the professional knowledge and practical experience gained, this report highlights how the cooperative education program enhanced my understanding of compliance operations and SaaS-based business workflows while enabling me to apply theoretical knowledge in a practical, real-world organizational setting.

## **1.6 Objectives of this Co-Operative Studies**

This report is a detailed reflection of my 16-week experiential learning as a Compliance Intern at Yoddha Lab, undertaken as part of my Co-Operative Education Studies. It has allowed me to document the practical application of my academic learning with hands-on experience of the real-time operations and project workflows of a growing IT and digital solutions organization in Nepal. The main objectives of this Co-Op study are:

1. To integrate academic concepts of digital literacy, financial technology, risk management, and operations management into practical industry applications through structured exposure to real-world processes.
2. To develop a comprehensive understanding of compliance frameworks, risk identification, and fraud prevention mechanisms within a SaaS-based operational environment.
3. To gain practical knowledge in account governance practices, including KYC verification processes, user risk assessment and account suspension/ closure protocols adhering to compliance standards for maintaining platform integrity.
4. To develop an understanding of the validation of transaction details, identification of suspicious payment patterns, and ensuring the authenticity of financial transactions.
5. To gain knowledge of refund procedures, including refund validation, tracking, documentation, and ensuring compliance with company policies and financial controls.
6. To strengthen essential professional skills in documentation handling, data management, business communication, attention to detail, and problem-solving in a corporate setting.
7. To support organizational goals by ensuring compliance records and ensuring adherence to internal policies and regulatory requirements.

## **CHAPTER 2**

### **CO-OP STUDY ACTIVITIES**

#### **2.1 My Job Description**

During my internship as a Compliance Intern under the Calilio Department, my role primarily focused on ensuring compliance with internal policies and maintaining platform integrity supporting day to day operations.

I was responsible for monitoring user calls and messages to detect suspicious or high-risk activities involved, conducting KYC verification by reviewing client documents and information, and supporting account suspension or closure in cases of policy violations. Additionally, I supported payment verification processes by identifying unusual or high-risk payment patterns and ensuring that all financial transactions met established verification standards. I also analyzed and processed refund requests in compliance with internal policies and financial control requirements. Compliance records were maintained in the CRM system to ensure accurate documentation and effective risk management.

Furthermore, I assisted in verifying new subscriptions, conducting user risk analysis, and following up on suspended accounts to obtain clarification regarding potential fraudulent or suspicious activities. This role has provided me with hands-on experience in compliance monitoring, fraud detection, and risk management within a SaaS-based environment.

#### **2.2 My Responsibilities**

My key responsibilities as an intern in the Calilio department at Yoddha Lab were quite diverse, providing me with a broad exposure to the full compliance activities of the team. The key responsibilities were:

- 1. Compliance Monitoring and Risk Detection:**

Monitoring calls and messages made by users on the platform to ensure they comply with operational and regulatory standards, while identifying suspicious activity based on unusual communication patterns. Further classifying users based on KYC status and flagging high-risk users for further review.

- 2. KYC Verification:**

Reviewing onboarding clients' communications and documentation, cross-checking the information across multiple platforms, and verifying the authenticity of submitted KYC documents to prevent potentially fraudulent activity.

### **3. Account Suspension and Closure:**

Initiating account suspension or closure procedures in cases of suspicious activity or breach of company's policy, requesting additional verification from users, and following up when necessary, in accordance with compliance protocols.

### **4. Refund Processing:**

Assisting in verifying payment transactions, maintaining refund records, updating the refund tracking sheet, and ensuring proper documentation and accuracy of refund-related processes.

### **5. Payment Verification:**

Reviewing transactions through the billing platform to verify payment authenticity, identifying potentially risky or suspicious payments, requesting additional payment verification from users when necessary, and flagging transactions that may indicate fraudulent activity.

### **6. Risk Analysis of New Subscription:**

Conducting a comprehensive review of client data across multiple platforms to assess potential risks by analyzing payment behavior, detecting data inconsistency or any compliance indicators to identify vulnerabilities, prevent fraud, and ensure secure and reliable onboarding of new customers.

### **7. Compliance Documentation and Record Maintenance:**

Updating and maintaining compliance records in the CRM platform and preparation of weekly or monthly reports related to compliance activities to ensure proper documentation and audit readiness for all team members.

### **8. Operational Support:**

Assisting the team with customer support, understanding company policies GDPR (General Data Protection Regulations) frameworks, UAT (User Acceptance Testing) platform testing, Operational research and giving crucial feedback in internal process improvements when required. Additionally, review the dispute cases and analyze each case thoroughly and respond promptly to any reports received from upstream providers.

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

Throughout my internship, collaboration and coordination with co-workers played a vital role in my daily activities within the Compliance team. I actively supported the team in maintaining the accuracy and efficiency of compliance monitoring, documentation, and risk assessment processes. Effective communication within the team allowed for seamless

coordination during tasks such as KYC verification, User activity monitoring, and Transaction reviews.

I worked closely with cross-departmental teams such as Sales, Customer Support and Technical teams. I frequently coordinated with the Sales team for call assignments to support client retention and to request necessary documents from users. I also worked with the Customer Support team to address user queries and gather additional information required for verification processes and handling account suspension and refund-related cases. For any issues related to user data or platform functionality, I contacted the Technical team through the Support team after raising the concern. The CRM platform served as a central system to track user activities, verification status, and compliance actions, ensuring transparency, timely tracking, and improved coordination within the department.

Additionally, I frequently discussed compliance activities with my job supervisor, received guidance, and took necessary actions based on feedback. I was also engaged in meetings and discussions with senior team members, which contributed to better understanding of compliance strategies and operational decision-making. Collaborating in such a structured and professional environment enhanced my interpersonal skills, teamwork abilities, and understanding of workplace coordination within a SaaS-based organization.

## **2.4 Job Process Diagram**

### **1.Compliance Monitoring and Risk Detection:**

- Monitor user calls and messages on the Calilio Admin platform on a daily basis
- Review communication patterns to identify unusual or suspicious behavior
- Compare activities against internal policies and regulatory compliance standards
- Classify users based on their KYC status (Verified, Pending, Unverified)
- Flag high-risk users based on suspicious patterns or incomplete KYC
- Escalate flagged accounts for further compliance review and action

### **2.KYC Verification:**

- Send the user's verification link using a third-party KYC verification platform
- Collect and review KYC documents submitted by onboarding users
- Verify the completeness and accuracy of the provided information
- Cross-check user details across internal systems and external verification platforms
- Validate the authenticity of documents: Government ID, Driving License, Passport  
etc
- Identify inconsistencies or potential fraudulent indicators

- Approve verified users or reject the doubtful cases for further investigation
- Document the user status in the CRM platform for audit purposes.

### **3.Account Suspension and Closure:**

- Identify accounts involved in suspicious or policy-violating activities.
- Conduct a preliminary review of user activity and KYC details
- Initiate account suspension based on compliance protocols.
- Notify the user regarding suspension and request additional verification if required.
- Review user responses and supporting documents.
- Decide whether to reinstate, continue suspension, or permanently close the account

via Admin platform.

- Document the action taken and reasoning in the CRM platform for audit purposes.

### **4.Refund:**

- Verify refund requests against transaction and billing records.
- Assign the call to the sales team for retention of the clients.
- Confirm eligibility for refund as per company policy.
- Coordinate with the team leader to process refunds via Admin Platform.
- Maintain and update the refund tracking sheet via Google forms.
- Once refund is processed either keep the account active or close the account as per

needed

- Record all refund-related details for documentation and audit.
- Update the client details in the CRM platform.
- Ensure accuracy and transparency in all refund transactions.

### **5.Payment Verification:**

- Review the suspicious transactions through the billing platform.
- Validate payment authenticity: Card details, Transaction patterns etc
- Cross check client details across various platforms.
- Identify unusual or high-risk payment behaviors.
- Suspend the account and request additional verification from users when required.
- If the verification is not received then coordinate with the team leader for the final

decision making for the account closure

### **6.Risk Analysis of New Subscription:**

- Review the new subscription sheet for all incoming clients.
- Cross-check client data across multiple platforms: Admin Platform, Payment platform, and KYC verification platform.

- Validate data consistency: Ensure name, card details, and IP addresses match across application and payment sources.
- Assess client authenticity: Email/Domain credibility, Payment behavior, and potential IP inconsistencies.
- Identify high-risk indicators such as links to previously flagged banks or fraud-related activity.
- Allow access for genuine users. For suspicious cases, set reminders in CRM and monitor activity before taking further action.

### **7.Compliance Documentation and Record Maintenance:**

- Update user compliance status in the CRM system.
- Maintain accurate records of KYC verification, monitoring findings and Actions taken.
- Ensure all compliance-related activities are properly documented.
- Organize records for easy retrieval during audits or reviews.
- Regularly review and update records to ensure data accuracy and completeness.
- Prepare weekly and monthly summary reports in regards to compliance activities and submit it to the team leader

### **8.Operational Support:**

- Assist in handling customer support queries via a centralized messaging platform.
- Participate in operational activities assigned as per team leader or support head
  - Understanding various policies: GDPR policies for compliance
  - Calilio UAT platform testing to identify system issues or improvements.
  - Conduct operational research on a digital platform to support decision-making.
  - Chat with support agent for Payment processing & KYC verification platform for API (Application Programming Interface) integration and problem queries
    - Provide feedback on process gaps and suggest improvements.
    - Review dispute cases and analyze each situation thoroughly.
    - Respond promptly to any reports received from upstream providers.

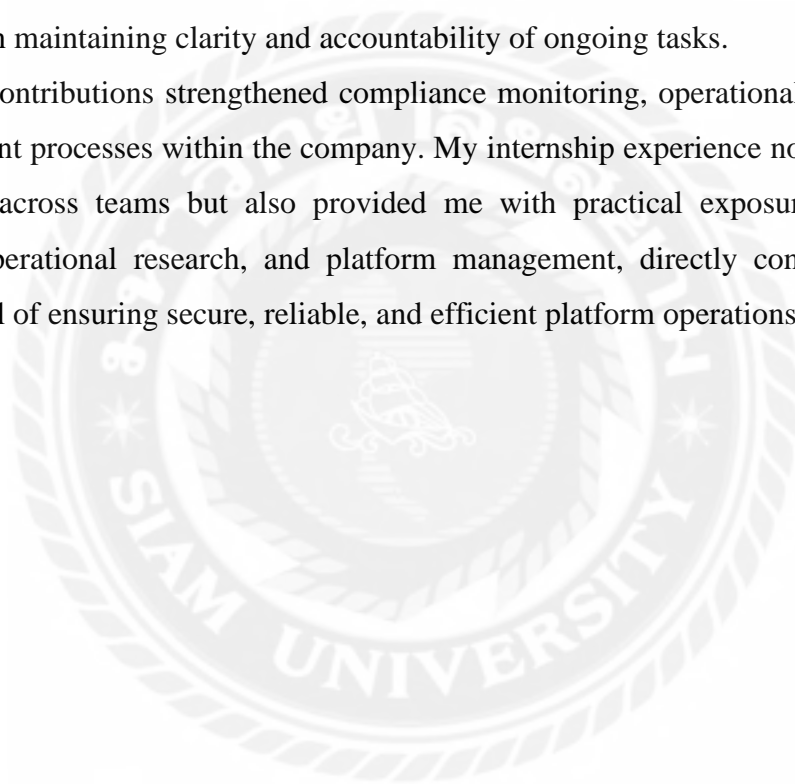
### **2.5 Contributions as a Co-Op Student in the Company**

As an intern, my primary contribution was providing consistent support to enhance the compliance efficiency of the company. I actively assisted in monitoring user activity on the platform to ensure adherence to operational and regulatory standards, identifying suspicious behavior, and flagging high-risk users for further review. My involvement in KYC verification

helped maintain the integrity of onboarding processes by cross-checking user documents and verifying their authenticity, thereby reducing potentially fraudulent activity.

Additionally, I contributed to client's account management by supporting suspension and closure procedures when required, and ensuring proper documentation of all compliance actions within the CRM system. I also played a key role in assisting payment verification and refund processes, maintaining accurate records, and supporting timely resolution of customer queries related to payments and platform usage. On the operational side, I participated in SaaS platform testing to identify system issues and areas for improvement, conducted research on platform operations to support decision-making, and provided feedback on process gaps to streamline internal workflows. I also prepared weekly summary reports for the team leader, which helped in maintaining clarity and accountability of ongoing tasks.

These contributions strengthened compliance monitoring, operational efficiency, and risk management processes within the company. My internship experience not only enhanced the workflow across teams but also provided me with practical exposure to regulatory compliance, operational research, and platform management, directly contributing to the company's goal of ensuring secure, reliable, and efficient platform operations.



## **CHAPTER 3**

### **LEARNING PROCESS**

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

##### **3.1.1 Problem Statement**

During my tenure in the Calilio department, several compliance and operational gaps hampering process efficiencies were observed. These issues primarily relate to inter-shift communication, inadequate infrastructure, limited system enhancements, and dependency on key individuals. These issues have resulted in delays in task execution, reduced operational efficiency, and inconsistencies in service delivery, highlighting the need for improved coordination, technological upgrades, and process optimization.

##### **3.1.2 Major Problems identified:**

During my internship, I encountered several practical challenges while working as a Compliance Intern. The major challenges are summarized below:

###### **1. Inter-shift Communication & Process Issues**

One significant challenge I faced was inconsistencies in inter-shift communication and task handling processes. Instances were observed where tasks were incorrectly assigned, insufficiently documented, or not clearly handed over between shifts. In certain cases, incomplete case details were transferred, and critical activity logs were either missing or not properly maintained. This reduced traceability of actions performed, particularly in compliance-sensitive processes such as KYC verification and Refund handling.

###### **2. Lack of Feature Enhancement & System Improvements**

Certain internal systems lacked advanced features required for efficient monitoring and decision-making. For instance, real-time alerts for high call volumes, reminders suspicious user activities or auto generative KYC links were not fully integrated, leading to reliance on manual tracking. Additionally, identification of high-risk accounts often occurred late due to limited automation and monitoring tools.

###### **3. Inadequate Infrastructure Support**

Operational efficiency was also impacted by infrastructure-related limitations, including unstable internet connectivity and the use of outdated laptops. These constraints affected the smooth execution of time-sensitive tasks, especially those requiring real-time system access, monitoring, and continuous workflow processing.

#### **4. Dependency on Key Individuals**

Several operational processes were heavily dependent on specific individuals with specialized knowledge. Due to limited cross-training and knowledge sharing, the absence of these individuals often resulted in delays in task execution and process continuation.

#### **5. Lack of proper documentation**

It was also observed that proper historical compliance documentation and prior risk assessments were not readily available, requiring reassessment of the user from the basic level making it difficult to effectively track, monitor, and prioritize such accounts. Furthermore, various operational reminders and follow-up notifications were not regularly updated which resulted in missed tracking of pending tasks, delayed follow-ups, and reduced visibility of time-sensitive actions.

### **3.2 Problem Solving Approaches Used**

To address the challenges encountered during my internship, I adopted several practical approaches and also identified possible improvements for unresolved issues.

#### **1. Inter-shift Communication & Process Issues**

I actively cross-checked data across multiple platforms to ensure consistency and accuracy. I also updated and corrected notes that were previously tagged incorrectly or left incomplete. In cases where critical information was missing, I added detailed notes to improve traceability. Additionally, I consistently communicated with the team leader to highlight gaps and ensure necessary corrective actions were taken.

#### **2. Lack of Feature Enhancement & System Improvements**

Since system limitations affected workflow efficiency, I manually tracked key activities by dedicating specific time slots for call and message monitoring. I maintained detailed logs including call volume, call duration and verification status to ensure easy detection of abnormal patterns. Alongside this, I also provided suggestions for potential system improvements to enhance operational efficiency in the future.

#### **3. Inadequate Infrastructure Support**

To ensure uninterrupted workflow, I used my personal laptop throughout my internship period. In situations where work was delayed due to unstable internet connectivity, I utilized a personal hotspot to complete ongoing tasks. I also raised the issue with the team leader to raise the queries to the HR department to highlight the need for better infrastructure support.

#### **4. Dependency on Key Individuals**

To reduce dependency on my team leader for compliance decisions during his absence, I began tracking critical tasks that required external assistance or were limited to certain personnel. I created a structured personal document outlining task breakdowns for better understanding and continuity. Additionally, I participated in periodic knowledge-sharing sessions with the team leader to strengthen my understanding and enhance my ability to handle issues independently and make informed decisions.

#### **5. Lack of proper documentation**

Documentation practices were initially inconsistent and were lacking proper traceability. To improve documentation practices, I started maintaining weekly logs of all compliance-related activities. This helped in better tracking, improved accountability, and ensured easier reference for future tasks. I also developed standardized email and response templates for recurring compliance scenarios, reducing repetitive effort and improving response consistency across similar cases.

### **3.3 Literature Review**

Modern organizations, particularly in technology-driven service sectors such as Software-as-a-Service (SaaS) and digital platforms, frequently face operational inefficiencies caused by communication gaps, infrastructure limitations, and process weaknesses. As organizations increasingly rely on digital systems and distributed teams, these challenges become more pronounced. Existing research in management and information systems provides strong evidence-based insights into how such issues can be addressed through structured systems and technological integration.

**Bahand (2025)** emphasizes the importance of structured communication in enhancing organizational efficiency. The study highlights that well-established communication systems improve coordination among employees and strengthen overall performance by enabling the timely sharing of accurate information. This reduces misunderstandings and operational delays, which are common in unstructured environments. Supporting this perspective, **Widianingrum (2024)** suggests that centralized communication platforms and structured update systems play a crucial role in minimizing interdepartmental and inter-shift communication gaps and improving information accuracy.

**Alam (2026)** examines digital compliance management systems and highlights their role in regulatory documentation and risk monitoring. The study finds that reliance on manual compliance procedures leads to delays in document verification, regulatory review, and risk

tracking. In contrast, structured digital systems enhance documentation accuracy, streamline process tracking, and improve administrative efficiency. The research suggests that implementing centralized compliance platforms with automated workflows and integrated reporting systems can significantly reduce operational inefficiencies while ensuring regulatory adherence.

**Zardini et al. (2016)** explored the impact of IT competency on organizational performance. Their study highlights a strong IT infrastructure including reliable connectivity, digital systems, and technological tools which facilitates effective knowledge management and operational efficiency. The findings indicate that inadequate or poorly integrated IT systems disrupt communication, delay information transfer, and reduce workflow effectiveness. Conversely, well-developed IT capabilities enhance knowledge sharing, coordination, and overall process performance. This suggests that organizations must invest in stable and integrated IT infrastructure to support seamless operations and efficient communication across departments.

**Durst et al. (2019)** examines knowledge risk and its impact on organizational operations, emphasizing that dependency on individual knowledge holders creates vulnerabilities such as knowledge loss, operational delays, and inefficiencies in decision-making. The study highlights that unstructured knowledge distribution limits accessibility and consistency, increasing the risk of disruptions. To address this, the authors recommend the implementation of structured knowledge management systems that include centralized repositories, standardized documentation practices, and formal knowledge-sharing mechanisms.

Building on this **Mintah et al. (2022)** examine the impact of business records management on organizational performance and find that proper documentation serves as critical evidence of transactions and supports planning, monitoring, and strategic decision-making. The study reveals that poor or incomplete record-keeping leads to inefficiencies in information retrieval, delays in decision-making, and increased risks of errors and mismanagement. In contrast, structured record-keeping systems improve data accuracy, accountability, and operational control. Furthermore, well-maintained records support the requirements of stakeholders such as auditors, investors, and regulators by providing reliable and verifiable information.

Overall, the reviewed literature consistently highlights that operational efficiency in modern organizations depends on the integration of structured communication systems, digital compliance mechanisms, robust IT infrastructure, effective knowledge management, and

systematic record-keeping practices. These elements collectively contribute to improved coordination, reduced operational risks, enhanced decision-making, and greater organizational performance.

### **3.4 Recommendations to the Company**

Based on the identified challenges, the following recommendations are suggested to enhance operational efficiency, coordination, and service quality:

#### **1. Improve Inter-shift Coordination and Accountability**

Implement mandatory logging of all activities and case updates to ensure transparency and continuity between shifts. Introduce regular audits and monitoring to identify missing or incorrect logs, reducing duplication and improving accountability.

#### **2. Upgrade Infrastructure**

Invest in reliable internet connectivity, updated laptops, and improved system performance. Regularly gather employee feedback to identify infrastructure-related challenges and address them proactively.

#### **3. Enhance System Features and Automation**

Collaborate with the Tech/Product team to introduce essential features such as real-time alerts, automated reminders, and improved data visibility. Automating repetitive tasks will reduce manual workload and minimize errors.

#### **4. Reduce Dependency on Key Individuals**

Document all critical processes in a shared repository and implement cross-training programs. Encourage role rotation and knowledge sharing to ensure work continuity and reduce bottlenecks.

#### **5. Improve documentation**

Encourage regular feedback from employees and conduct periodic reviews to identify gaps in processes and systems. This will support ongoing improvements and help the organization remain efficient and adaptable.

### **3.5 Learning Outcome from the Co-Op Studies**

During my 16-week Co-operative Education placement at Yoddha Lab Pvt. Ltd. in the Calilio department provided me with comprehensive insights into the functioning of compliance operations within a SaaS-based environment. This experience allowed me to closely observe how digital platforms manage regulatory requirements, operational risks, and

customer-related processes in real time while maintaining service quality and security standards. My key learnings include the understanding of:

- The process of compliance monitoring and risk detection through analyzing user calls and messages to identify suspicious activities and ensure adherence to regulatory standards, which enhanced my understanding of how real-time data is used for preventive risk management in SaaS operations.

- The importance of KYC verification, including document authentication, cross-checking user information, and preventing fraudulent activities, which highlighted the critical role of identity validation in maintaining platform integrity and regulatory compliance.

- The procedures for account suspension and closure in cases of policy violations, along with the need for proper verification and compliance protocols, demonstrated how organizations enforce internal policies while ensuring fairness and accountability.

- The fundamentals of payment verification and refund management, including transaction validation, identification of risky payments, and maintaining accurate refund records, strengthened my understanding of financial control mechanisms within digital platforms.

- The value of structured documentation and record maintenance within CRM systems to ensure transparency, accuracy, and audit readiness, particularly in improving traceability and supporting compliance-related decision-making.

- The role of operational support, including customer assistance, SaaS platform testing, and contributing to internal process improvements through research and feedback, which helped me develop problem-solving and analytical skills in a practical work environment.

Overall, this co-op experience allowed me to integrate theoretical knowledge into practical skills, understand compliance and risk management processes, and develop competencies that will be valuable in my future professional career.

### **3.6 Application of the Knowledge from Coursework to the Real Working Situation**

The knowledge gained in the **FinTech** course helped me understand digital payment systems, transaction processes, and potential risks associated with online financial activities, which was useful during payment verification and refund handling. Business Intelligence enhanced my ability to analyze data, identify patterns, and interpret user behavior, which supported compliance monitoring and risk detection. **Digital Literacy for the 21st Century**

strengthened my ability to work efficiently with digital platforms such as CRM systems, understand data flow, and maintain accurate records.

I also applied knowledge from **Business Law** to ensure the user remains compliant with company policies and regulatory standards while making critical decisions related to account suspension, KYC verification, and risk assessment. Knowledge from **Behavioural Finance** helped me address cognitive biases during the KYC verification process and compliance monitoring. It enabled me to remain objective while reviewing user information, avoid judgment based on incomplete data, and make rational decisions despite potential biases such as confirmation bias or first impressions. This understanding supported more accurate risk assessment and fair decision-making while handling sensitive compliance tasks.

Knowledge from **Data Analysis for Decision Making** proved highly useful during refund and payment verification processes. Data analysis skills enabled me to interpret user transaction patterns, evaluate anomalies, and make informed decisions while handling refunds and payment verification. This academic foundation supported my ability to ensure accuracy, maintain proper financial records, and contribute effectively to compliance-related financial processes.

Communication-focused courses such as **English, Human Relations, and Personality Development** enhanced my ability to draft professional emails, prepare structured reports, and communicate effectively with internal teams such as Sales, Support, and Operations. These skills also helped me collaborate efficiently and maintain clear and professional interactions in a team-oriented work environment.

### **3.7 Special Skills and New Knowledge Gained**

During my internship as a Compliance Intern under the Calilio (SaaS) Department, I gained hands-on experience in the technical and operational aspects of compliance management within a SaaS-based organization. Some of the key skills and knowledge I acquired include:

#### **Technical Skills Learned:**

##### **1. Software Proficiency**

Gained hands-on experience with the various software tools: Calilio Admin Platform, KYC verification platforms, Payment processing systems, CRM tools, and Messaging platforms.

## **2. Compliance Monitoring**

Learned how to monitor user calls and messages on the platform to ensure adherence to company policies, while identifying suspicious or high-risk activities.

## **3. KYC Verification**

Developed practical knowledge of verifying user identity by reviewing documents, cross-checking information across platforms, and ensuring authenticity to prevent fraudulent onboarding.

## **4. Risk Detection & Fraud Prevention**

Enhanced my ability to identify unusual patterns in user behavior and transactions, enabling effective risk assessment and fraud detection.

## **5. Account Suspension & Closure Case Handling**

Gained experience in handling policy violations by initiating account suspension or closure, requesting additional verification, and managing follow-ups.

## **6. Payment & Refund Verification**

Learned to review transactions, analyze payment flows, and verify refund requests to ensure accuracy and detect potential discrepancies.

## **7. Data Management Systems**

Enhanced my proficiency in using CRM platforms and internal tools to maintain compliance records, track user activity, and ensure proper documentation for audit readiness.

### **Soft Skills Developed:**

#### **1. Attention to Detail**

Handling sensitive compliance data and verification processes strengthened my accuracy and precision.

#### **2. Communication & Coordination**

Regular interaction with Sales and Customer Support teams improved my ability to communicate effectively and coordinate across functions.

#### **3. Analytical Thinking**

Monitoring user activity and evaluating transactions enhanced my ability to assess risks and make informed decisions.

#### **4. Problem-Solving Ability**

Managing compliance cases and resolving user-related issues helped me develop structured and logical problem-solving skills.

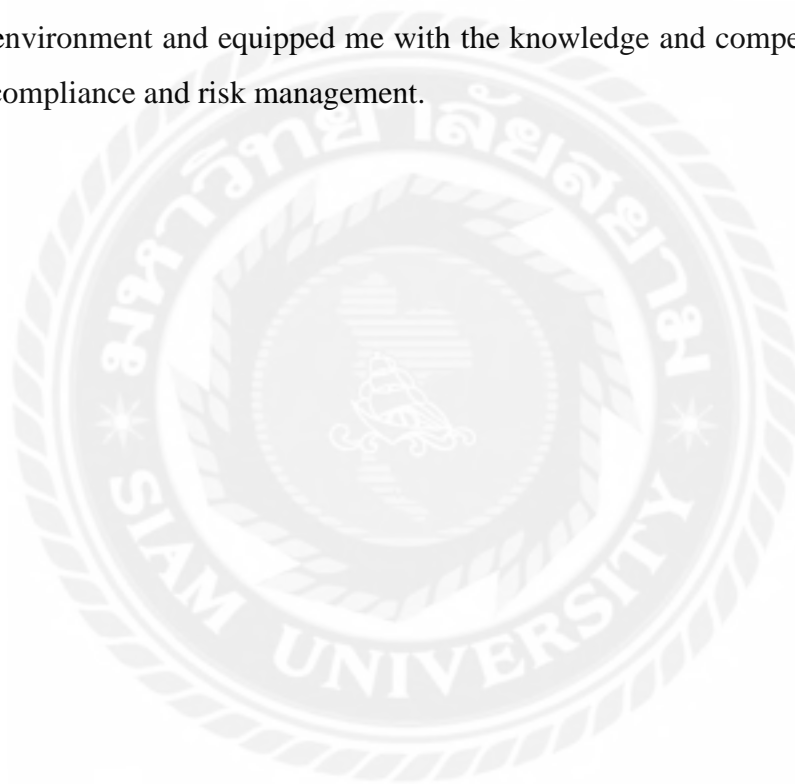
## **5. Adaptability & Learning Agility**

Working in a dynamic SaaS environment helped me quickly adapt to new tools, workflows, and compliance requirements.

## **6. Teamwork & Collaboration**

Coordinating with multiple teams and contributing to shared tasks strengthened my teamwork and collaboration skills.

My internship allowed me to develop essential technical skills in compliance monitoring, KYC verification, risk assessment, and transaction analysis. At the same time, I strengthened key soft skills such as communication, analytical thinking, attention to detail, and adaptability. Overall, the experience provided valuable insights into compliance operations within a SaaS environment and equipped me with the knowledge and competencies required for a career in compliance and risk management.



## **CHAPTER 4**

### **CONCLUSION**

#### **4.1 Summary of Highlights of My Co-Op Studies at Yoddha Lab Pvt. Ltd.**

During my 16-week Co-operative Education placement at Yoddha Lab Pvt. Ltd. in the Calilio department was an enriching and transformative learning journey. I was involved in a broad range of compliance activities and gained valuable exposure to compliance operations, risk management, and operational workflows within a SaaS environment. This experience allowed me to apply academic knowledge in a professional setting while enhancing both technical and interpersonal competencies. During the internship, I was able to:

- Acquire hands-on experience in compliance monitoring, including detecting suspicious user activity, classifying users based on KYC status, and flagging high-risk accounts
- Strengthen my technical skills in KYC verification, Document validation, and fraud prevention while ensuring adherence to regulatory standards.
- Participate in account suspension, closure, and payment verification processes, enhancing my understanding of operational protocols and risk mitigation.
- Gain practical insight into refund management, record-keeping, and transaction validation, emphasizing accuracy and transparency.
- Contribute to operational support, SaaS platform testing, and internal process improvement initiatives by providing feedback and research insights.
- Develop an understanding of the importance of structured documentation and audit readiness for maintaining compliance and operational efficiency.

Overall, this internship provided a solid foundation in compliance and operational management. It allowed me to integrate theoretical knowledge into practical skills, understand organizational compliance dynamics, and develop competencies that will be valuable in my future career in risk management, operations, or SaaS administration.

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

My 16-week internship at Yoddha Lab was a highly positive and enriching learning experience. Although compliance and operational monitoring were new fields for me, I am very satisfied with the exposure, guidance, and mentorship I received throughout the internship period.

The hands-on experience I gained in analyzing user activity, verifying KYC documents, handling account suspensions/ closures, managing payments verifications and refunds were particularly valuable. I also improved my ability to work with multiple digital systems and understand how different platforms integrate to support compliance and customer operations in a SaaS environment. Being entrusted with meaningful responsibilities and receiving continuous feedback from my mentors significantly enhanced my learning process. The team environment was collaborative and supportive, with senior staff always approachable and open to clarifying doubts. Over time, I developed a strong foundation in operational compliance and risk management, where attention to detail, accuracy, and structured process adherence are crucial. In addition to technical learning, the internship also helped me develop essential professional skills such as communication, time management, and analytical thinking. I learned how to handle time-sensitive tasks, prioritize workloads effectively, and maintain accuracy under operational pressure.

Overall, my time at Yoddha Lab was professionally rewarding and personally motivating. It not only provided me with practical industry exposure but also encouraged me to further explore operational compliance, risk management, and process optimization in technology-driven environments.

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

During my internship at Yoddha Lab, a few limitations affected the depth of my learning experience. These limitations included:

##### **1. Time Constraint**

The internship duration of 16 weeks limited opportunities to engage in complex investigations and multi-step compliance scenarios that require extended observation and analysis. As a result, exposure was primarily focused on operational and routine compliance tasks rather than advanced or prolonged case evaluations.

##### **2. Limited Exposure to Advanced Automation Tools**

Compliance monitoring processes relied on manual review of user activity and transactions due to a lack of advanced automation tools for risk detection and analysis. This limited the efficiency of identifying suspicious activities in real time and increased dependency on manual effort, reducing overall operational speed and scalability.

### **3. Restricted Strategic Involvement**

The internship role limited my exposure to get actively involved in the strategic decision-making in compliance policies, system enhancements, and long-term process improvement initiatives.

### **4. Dependency on Supervisors**

Certain compliance actions and decisions required approval or guidance from supervisors, which occasionally affected task independence and workflow speed. While this ensured accuracy and compliance adherence, it also limited the ability to independently resolve complex cases in real time

### **5. Lack of compliance data and records**

Incomplete or inconsistently maintained compliance records limited efficient retrieval of historical information. In some cases, prior risk assessments and user activity logs were not readily available, requiring re-evaluation from the initial stage.

Despite these limitations, the internship enhanced my adaptability, attention to detail, and confidence in managing real-world operational challenges. It provided a clear understanding of compliance and operational workflows within a SaaS-based organization.

## **4.4 Recommendations for the Company**

Based on my experience, I suggest the following improvements to enhance the learning experience of future co-op students at Yoddha Lab:

### **1. Orientation and Onboarding**

The company should provide detailed orientation in the initial days covering company rules and regulations, strategies, compliance protocols and expectations ensuring that interns develop a clear understanding of organizational operations and workflows from the outset.

### **2. Regular Progress Reviews**

Regular progress reviews should be conducted through frequent feedback sessions and check-ins to ensure interns remain aligned with departmental goals, address challenges in a timely manner, and receive periodic evaluations of their work.

### **3. Implementation of Automation Tool**

The implementation of automation tools is recommended to enhance operational efficiency by reducing reliance on manual processes while also enabling interns to develop relevant technical and compliance-related skills.

#### **4. Improved Documentation Access**

Improved documentation access should be ensured by maintaining a centralized, well-organized, and regularly updated repository for compliance records thereby streamlining information retrieval and minimizing workflow delays.

#### **5. Work Assignment**

Work assigned to interns in the compliance function was largely repetitive and limited in nature. To enhance productivity and learning outcomes, the organization should focus on introducing diverse compliance tasks and actively teaching new concepts, regulatory frameworks, and practical applications.

#### **6. Expand Strategic Involvement of Operational Staff**

Encourage interns and operational employees to actively participate in feedback discussions, meetings, process improvement initiatives, and compliance strategy reviews. This will help bridge the gap between operational execution and strategic decision-making.

#### **7. Upgrade Infrastructure and Tool Accessibility**

Invest in advanced compliance tools and improved infrastructure that support ease of operations, efficient monitoring and reporting. Ensuring reliable connectivity and well-equipped work resources will enhance productivity and minimize workflow disruptions.

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## APPENDICES

### Appendix A. Weekly log

Name of Student: Sumedha Rijal

Name of Organization: Yoddha Lab Pvt. Ltd.

Name of Job Supervisor: Abhisek Majhi

Reporting Period: 25 January, 2026 - 15 May, 2026 (16 weeks)

Week 1	Day	Task Assigned
25/01	Sunday	<b>Training:</b> Understand the Company and Its SaaS Product “Calilio”
26/01	Monday	<b>Training:</b> Familiarity with the Services, Company Policies and Regulation across the International Regions for Calilio
27/01	Tuesday	<b>Training:</b> Understand SOP of the Support and Compliance department for Calilio
28/01	Wednesday	<b>Training:</b> Access to Calilio Software: Familiarity with the various features
29/01	Thursday	<b>Training:</b> Quality Testing of the Software UAT Platform: Calilio
30/01	Friday	<b>Training:</b> Quality Testing of the Software UAT Platform: Calilio

Week 2	Day	Task Assigned
01/02	Sunday	<ul style="list-style-type: none"> <li>- Reviewed Standard Operating Procedures (SOPs)</li> <li>- Understood internal workflows and reporting structure</li> <li>- Learned compliance guidelines and documentation standards</li> </ul>
02/02	Monday	<ul style="list-style-type: none"> <li>- Reviewed Standard Operating Procedures (SOPs)</li> <li>- Gained insight into company policies and operational practices</li> <li>- Learned escalation procedures and issue resolution flow</li> </ul>
03/02	Tuesday	<ul style="list-style-type: none"> <li>- Introduced to the other software used by compliance</li> <li>- Understood the workflow and response system</li> <li>- Observed inter-team communication and workflow</li> </ul>
04/02	Wednesday	<ul style="list-style-type: none"> <li>- Created a checklist of compliance issues by navigating through various software</li> <li>- Identified frequently faced issues and response patterns</li> <li>- Documented findings and prepared a testing report</li> </ul>
05/02	Thursday	<p><b>Call Monitoring:</b> 50 users monitored</p> <p><b>Customer Support Chat:</b> 3</p>
06/02	Friday	<p><b>Call Monitoring:</b> 50 users monitored</p> <p><b>Customer Support Chat:</b> 5</p>

<b>Week 3</b>	<b>Day</b>	<b>Task Assigned</b>
08/02	Sunday	<p><b>Call Monitoring:</b> 40 users monitored</p> <p><b>Excel Report:</b> Prepared report on Call Monitoring</p> <p><b>Customer Support Chat:</b> 3</p>
09/02	Monday	<p><b>Call Monitoring:</b> 60 users monitored</p> <p><b>Excel Report:</b> Prepared report on Call Monitoring</p> <p><b>Client Monitoring:</b> Reviewed and verified 152 client accounts that were scheduled for closure due to non-compliance, confirming whether the required actions had been successfully completed.</p>
10/02	Tuesday	<p><b>Call Monitoring:</b> 50 users monitored</p> <p><b>Excel Report:</b> Prepared report on Call Monitoring</p>
11/02	Wednesday	<p><b>Call Monitoring:</b> 40 users monitored</p> <p><b>Excel Report:</b> Prepared report on Call Monitoring</p>
12 /02	Thursday	<p><b>Call Monitoring:</b> 50 users monitored</p> <p><b>Excel Report:</b> Prepared report on Call Monitoring</p>
13 /02	Friday	<p><b>Call Monitoring:</b> 30 users monitored</p> <p><b>Client Monitoring:</b> Monitored 7 recently onboarded clients.</p> <p><b>Excel Report:</b> Submitted report on Call Monitoring</p>

<b>Week 4</b>	<b>Day</b>	<b>Task Assigned</b>
15/02	Sunday	----- Holiday -----
16/02	Monday	<b>Call Monitoring:</b> 40 users monitored <b>Research Activities:</b> AI agent exploration for operational integration <b>Customer Support Chat:</b> 2
17/02	Tuesday	<b>Call Monitoring:</b> 60 users monitored <b>Research Activities:</b> AI agent exploration for operational integration
18/02	Wednesday	<b>Call Monitoring:</b> 50 users monitored <b>Research Activities:</b> AI agent exploration for operational integration <b>Customer Support Chat:</b> 4
19 /02	Thursday	<b>Call Monitoring:</b> 40 users monitored <b>Research Activities:</b> AI agent operational test and Costing Analysis
20 /02	Friday	<b>Call Monitoring:</b> 50 users monitored <b>Research Activities:</b> AI agent operational test and Costing Analysis

Week 5	Day	Task Assigned
22/02	Sunday	<p><b>Call Monitoring:</b> 30 users monitored Excel Report: Updated the sheets</p> <p><b>Client Monitoring:</b> Monitored 7+ recently onboarded clients. Verified their details and checked various metrics across platforms to identify and prevent any fraudulent activity.</p> <p><b>Report Submission:</b> AI agent operational test and Costing Analysis</p>
23/02	Monday	.....Leave.....
24/02	Tuesday	.....Leave.....
25/02	Wednesday	.....Leave.....
26 /02	Thursday	<p><b>Call Monitoring -</b> 30 user monitored</p> <p><b>KYC Overdue Reminder – Reviewed: 26</b></p> <p>Overdue KYC reminder related to closed accounts: 6</p> <p>Overdue reminder for client current accounts: 20</p>
27 /02	Friday	<p><b>Call Monitoring -</b> 20 user monitored</p> <p><b>KYC Overdue Reminder – Reviewed: 17</b></p> <p>Overdue KYC reminder related to closed accounts: 2</p> <p>Overdue reminder for client current accounts: 15</p> <p><b>KYC verification</b></p> <p>KYC verification and verification email sent: 1</p> <p>KYC verification link re-sent and follow-up email sent: 2</p> <p><b>Payment verification: 1</b></p>

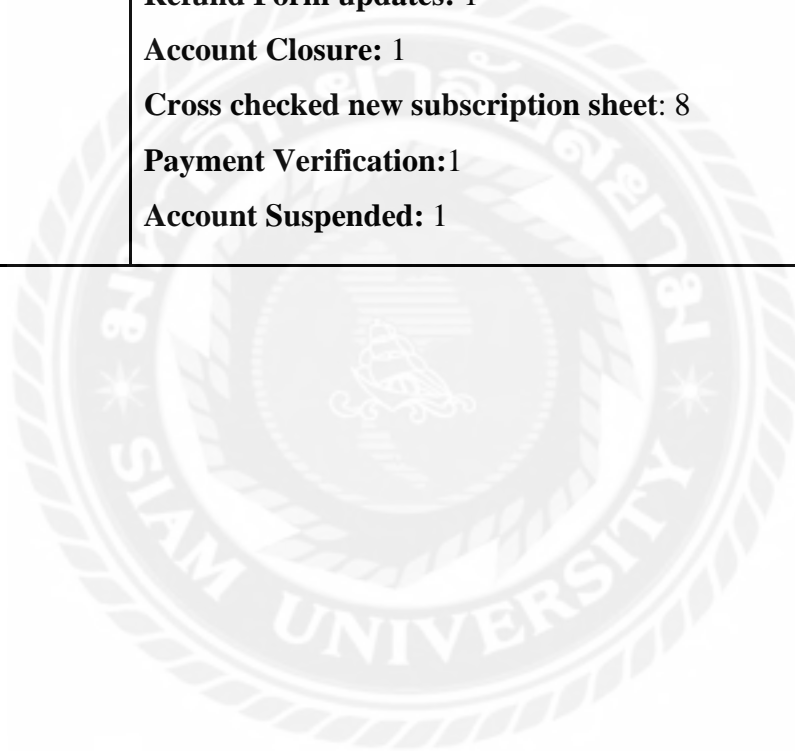
<b>Week 6</b>	<b>Day</b>	<b>Task Assigned</b>
01/03	Sunday	<p><b>Call Monitoring</b> - 20 user monitored</p> <p><b>KYC Overdue Reminder – Reviewed: 21</b></p> <p>Overdue KYC reminder related to closed accounts: 1</p> <p>Overdue reminder for client accounts: 21</p> <p><b>KYC verification</b></p> <p>KYC verification and verification email sent: 1</p> <p>KYC verification link done and follow-up email sent: 2</p>
02/03	Monday	----- Holiday -----
03/03	Tuesday	<p><b>Call Monitoring</b> - 30 user monitored</p> <p><b>KYC Reminder – Reviewed: 14</b></p> <p>KYC reminder related to closed accounts has been reviewed and marked as completed: 1</p> <p>KYC reminder for client accounts have been updated accordingly: 13</p> <p><b>KYC verification</b></p> <p>KYC verification and verification email sent: 5</p> <p>KYC verification done and email sent: 4</p> <p><b>Refund Updates</b> - Refund form filling: 10</p>
04/03	Wednesday	<p><b>Call Monitoring</b> - 40 user monitored</p> <p><b>KYC Reminder – Reviewed: 15</b></p> <p><b>KYC verification</b></p> <p>KYC verification and verification email sent: 2</p> <p>KYC verification done and email sent: 3</p> <p><b>Refund Updates</b> - Refund form filling: 30</p> <p><b>Account Closed: 1</b></p>
05/03	Thursday	.....Nepal Election Leave.....
06/03	Friday	<p><b>Call Monitoring</b> - 30 user monitored</p> <p><b>KYC Reminder – Reviewed: 25</b></p>

		<p><b>KYC verification</b></p> <p>KYC verification and verification email sent: 1</p> <p>KYC verification done and email sent: 5</p> <p><b>Refund Updates - Refund form filling: 15</b></p> <p><b>Account Closure: 1</b></p> <p><b>Account Suspend: 2</b></p>
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<b>Week 7</b>	<b>Day</b>	<b>Task Assigned</b>
08/03	Sunday	<b>Call Monitoring</b> - 20 user monitored <b>KYC Reminder – Review and Update: 15</b> <b>KYC verification</b> KYC verification and verification email sent: 2 KYC verification done and email sent: 1 <b>Account Suspend: 1</b> <b>Refund Form updates: 27</b>
09/02	Monday	<b>Call Monitoring</b> - 30 Client monitored <b>KYC Reminder – Review and Update: 12</b> <b>KYC verification:</b> 1 - KYC verification done and email sent <b>Account Closure: 2</b> <b>Refund Form updates: 15</b>
10/02	Tuesday	<b>Call Monitoring</b> - 36 client monitored <b>KYC Reminder – Review and Update: 13</b> 13 – Reminder for client accounts have been updated accordingly <b>KYC verification</b> 2 - KYC verification link and verification email sent 3 - KYC verification done and email sent <b>Customer Support Chat: 1</b>
11/02	Wednesday	<b>Call Monitoring</b> - 30 Client monitored <b>KYC Reminder – Review and Update: 9</b> <b>KYC verification</b> 4 - KYC verification link and verification email sent 2 - KYC verification done and email sent <b>Refund Form updates: 5</b> <b>Cross checked new subscription sheet: 14</b>
12 /02	Thursday	<b>Call Monitoring</b> - 30 Client monitored

		<p><b>Follow-up activity (CRM day to day activities) – Review and Update: 23</b></p> <p><b>KYC verification</b></p> <p>1 - KYC verification link and verification email sent</p> <p>2 - KYC verification done and email sent</p> <p>23 - KYC verification in review monitored and updated</p> <p><b>Cross checked new subscription sheet: 9</b></p>
13 /02	Friday	<p><b>Call Monitoring: 30 Client monitored</b></p> <p><b>Follow-up activity – Review and Update: 25</b></p> <p><b>Refund Form updates: 1</b></p> <p><b>Account Closure: 1</b></p> <p><b>Cross checked new subscription sheet: 8</b></p> <p><b>Payment Verification: 1</b></p> <p><b>Account Suspended: 1</b></p>



Week 8	Day	Task Assigned
15/03	Sunday	<p><b>Call Monitoring:</b> 22 Client monitored</p> <p><b>Follow-up activity – Review and Update:</b> 21</p> <p><b>KYC verification:</b> 2 - KYC verification done and email sent</p> <p><b>Account Closure:</b> 1</p> <p><b>Cross checked new subscription sheet:</b>15</p>
16/03	Monday	<p><b>Call Monitoring:</b> 25 Client monitored</p> <p><b>Follow-up activity – Review and Update :</b>12</p> <p><b>KYC verification</b> 1 - KYC verification done and email sent</p> <p><b>Refund:</b> 4</p> <p><b>Account Closure:</b> 4</p> <p><b>Cross checked new subscription sheet:</b> 10</p>
17/03	Tuesday	<p><b>Call Monitoring:</b> 32 Client monitored</p> <p><b>Follow-up activity – Review and Update:</b> 20 - Reminder for client accounts have been updated accordingly</p> <p><b>KYC verification</b> 1 - KYC verification link and verification email sent</p> <p><b>Customer Support Chat:</b> 1</p> <p><b>Refund :</b>3</p> <p><b>Refund Form updates:</b> 11</p> <p><b>Account Closure:</b> 3</p> <p><b>Cross checked new subscription sheet:</b> 7</p>
18/03	Wednesday	<p><b>Call Monitoring:</b> 35 Client monitored</p> <p><b>Follow-up activity – Review and Update:</b> 20</p> <p><b>KYC verification</b> 1 - KYC verification link and verification email sent 4 - KYC verification done and email sent</p> <p><b>Customer Support Chat:</b> 1</p>

		<b>Refund Form updates: 1</b> <b>Account Closure: 1</b> <b>Cross checked new subscription sheet: 13</b>
19/03	Thursday	<b>Call Monitoring: 30</b> Client monitored <b>Message Monitoring: 10</b> Client monitored <b>Follow-up activity – Review and Update :20</b> <b>KYC verification</b> 3 - KYC verification link and verification email sent 1 - KYC verification done and email sent <b>Customer Support Chat: 1</b> <b>Refund :3</b> <b>Refund Form updates :3</b> <b>Account Suspend :2</b> <b>Account Closure :3</b> <b>Cross checked new subscription sheet :7</b>
20/03	Friday	<b>Call Monitoring: 25</b> Client monitored <b>Message Monitoring: 12</b> Client monitored <b>Follow-up activity – Review and Update: 20</b> <b>KYC verification</b> 3 - KYC verification done and email sent <b>Refund: 2</b> <b>Refund Form updates: 2</b> <b>Account Suspend: 2</b> <b>Account Closure: 3</b> <b>Cross checked new subscription sheet: 7</b>

Week 9	Day	Task Assigned
22/03	Sunday	<p><b>Call Monitoring:</b> 20 Client monitored</p> <p><b>Message Monitoring:</b> 12 Client monitored</p> <p><b>Follow-up activity – Review and Update:</b> 23</p> <p><b>KYC verification</b></p> <p>1 - KYC verification done and email sent</p> <p><b>Refund:</b> 1</p> <p><b>Refund Form updates:</b> 1</p> <p><b>Account Suspend:</b> 2</p> <p><b>Cross checked new subscription sheet:</b> 7</p>
23/03	Monday	<p><b>Call Monitoring:</b> 20 Client monitored</p> <p><b>Message Monitoring:</b> 15 Client monitored</p> <p><b>Follow-up activity – Review and Update:</b> 18</p> <p><b>KYC verification</b></p> <p>2 - KYC verification link and verification email sent</p> <p>1 - KYC verification done and email sent</p> <p><b>Customer Support Chat:</b> 1</p> <p><b>Refund:</b> 1</p> <p><b>Refund Form updates:</b> 2</p> <p><b>Account Closure:</b> 1</p> <p><b>Cross checked new subscription sheet:</b> 9</p>
24/03	Tuesday	<p><b>Call Monitoring:</b> 26 Client monitored</p> <p><b>Message Monitoring:</b> 17 Client monitored</p> <p><b>Follow-up activity – Review and Update:</b> 19</p> <p><b>KYC verification</b></p> <p>2 - KYC verification link and verification email sent</p> <p>1 - KYC verification done and email sent</p> <p><b>Refund:</b> 1</p> <p><b>Refund Form updates:</b> 1</p> <p><b>Account Suspend:</b> 1</p> <p><b>Account Closure:</b> 1</p>

		<b>Cross checked new subscription sheet: 8</b>
25/03	Wednesday	<b>Call Monitoring: 30</b> Client monitored <b>Message Monitoring: 20</b> Client monitored <b>Follow-up activity – Review and Update :21</b> <b>KYC verification</b> 1 - KYC verification link and verification email sent 4 - KYC verification done and email sent <b>Refund: 1</b> <b>Refund Form updates: 1</b> <b>Account Suspend: 1</b> <b>Account Closure: 1</b> <b>Cross checked new subscription sheet: 13</b>
26/03	Thursday	<b>Call Monitoring: 30</b> Client monitored <b>Message Monitoring: 16</b> Client monitored <b>Follow-up activity – Review and Update: 18</b> <b>KYC verification</b> 2 - KYC verification link and verification email sent 2 - KYC verification done and email sent <b>Customer Support Chat: 1</b> <b>Cross checked new subscription sheet: 9</b> <b>Email follow up: 2</b>
27/03	Friday	<b>Call Monitoring: 30</b> Client monitored <b>Message Monitoring: 18</b> Client monitored <b>Follow-up activity – Review and Update: 22</b> <b>KYC verification</b> 1 - KYC verification link and verification email sent 1 - KYC verification done and email sent <b>Refund: 1</b> <b>Refund Form updates: 1</b> <b>Account Suspend: 2</b> <b>Account Closure: 1</b>

		<b>Cross checked new subscription sheet: 13</b>
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<b>Week 10</b>	<b>Day</b>	<b>Task Assigned</b>
29/03	Sunday	<p><b>Call Monitoring:</b> 20 Client monitored</p> <p><b>Message Monitoring:</b> 15 Client monitored</p> <p><b>Follow-up activity – Review and Update:</b> 21</p> <p><b>KYC verification</b></p> <p>2 - KYC verification link and verification email sent</p> <p><b>Refund:</b> 1</p> <p><b>Refund Form updates:</b> 1</p> <p><b>Account Suspend:</b> 2</p> <p><b>Payment Verification:</b> 2</p> <p><b>Email follow up:</b> 3</p> <p><b>Cross checked new subscription sheet :</b>7</p>
30/03	Monday	<p><b>Call Monitoring:</b> 22 Client monitored</p> <p><b>Message Monitoring:</b> 15 Client monitored</p> <p><b>Follow-up activity – Review and Update:</b> 21</p> <p><b>KYC verification</b></p> <p>2 - KYC verification link and verification email sent</p> <p>4 - KYC verification done and email sent</p> <p><b>Email follow-up:</b> 3</p> <p><b>Cross checked new subscription sheet:</b> 8</p>
31/03	Tuesday	<p><b>Call Monitoring:</b> 38 Client monitored</p> <p><b>Message Monitoring:</b> 20 Client monitored</p> <p><b>Follow-up activity – Review and Update:</b> 21</p> <p><b>KYC verification</b></p> <p>3 - KYC verification link and verification email sent</p> <p>4 - KYC verification done and email sent</p> <p><b>Refund:</b> 1</p> <p><b>Refund Form updates:</b> 1</p> <p><b>Account Suspend:</b> 2</p> <p><b>Account Closure:</b> 1</p> <p><b>Cross checked new subscription sheet:</b> 6</p>

01/04	Wednesday	<p><b>Call Monitoring:</b> 40 Client monitored</p> <p><b>Message Monitoring:</b> 14 Client monitored</p> <p><b>Follow-up activity – Review and Update:</b> 25</p> <p><b>KYC verification</b></p> <p>5 - KYC verification link and verification email sent</p> <p>3 - KYC verification done and email sent</p> <p><b>Account Suspend:</b> 1</p> <p><b>Email follow-up:</b> 4</p> <p><b>Cross checked new subscription sheet:</b> 9</p>
02/04	Thursday	<p><b>Call Monitoring:</b> 36 Client monitored</p> <p><b>Message Monitoring:</b> 15 Client monitored</p> <p><b>Follow-up activity – Review and Update:</b> 44</p> <p><b>KYC verification</b></p> <p>4 - KYC verification link and verification email sent</p> <p>3 - KYC verification done and email sent</p> <p><b>Refund:</b> 2</p> <p><b>Refund Form updates:</b> 3</p> <p><b>Account Closure:</b> 4</p> <p><b>Cross checked new subscription sheet:</b> 11</p>
03/04	Friday	<p><b>Call Monitoring:</b> 31 Client monitored</p> <p><b>Message Monitoring:</b> 15 Client monitored</p> <p><b>Follow-up activity – Review and Update:</b> 21</p> <p><b>KYC verification</b></p> <p>1- KYC verification link and verification email sent</p> <p>1 - KYC verification done and email sent</p> <p><b>Refund:</b> 1</p> <p><b>Refund Form updates:</b> 1</p> <p><b>Account Closure:</b> 1</p> <p><b>Cross checked new subscription sheet:</b> 7</p>

<b>Week 11</b>	<b>Day</b>	<b>Task Assigned</b>
05/04	Sunday	<p><b>Call Monitoring:</b> 18 Client monitored</p> <p><b>Message Monitoring:</b> 12 Client monitored</p> <p><b>Follow-up activity – Review and Update:</b> 30</p> <p><b>KYC verification</b></p> <p>5 - KYC verification link and verification email sent</p> <p>1 - KYC verification done and email sent</p> <p><b>Refund:</b> 3</p> <p><b>Refund Form updates:</b> 3</p> <p><b>Account Closure:</b> 4</p> <p><b>Cross checked new subscription sheet:</b> 14</p>
06/04	Monday	<p><b>Call Monitoring:</b> 12 Client monitored</p> <p><b>Message Monitoring:</b> 15 Client monitored</p> <p><b>Follow-up activity – Review and Update:</b> 27</p> <p><b>KYC verification</b></p> <p>3 - KYC verification link and verification email sent</p> <p>2 - KYC verification done and email sent</p> <p><b>Refund:</b> 1</p> <p><b>Refund Form updates:</b> 1</p> <p><b>Account Closure:</b> 1</p> <p><b>Cross checked new subscription sheet:</b> 7</p>
07/04	Tuesday	<p><b>Call Monitoring:</b> 30 Client monitored</p> <p><b>Message Monitoring:</b> 18 Client monitored</p> <p><b>Follow-up activity – Review and Update:</b> 24</p> <p><b>KYC verification</b></p> <p>4 - KYC verification done and email sent</p> <p><b>Refund:</b> 1</p> <p><b>Refund Form updates:</b> 1</p> <p><b>Account Closure:</b> 1</p> <p><b>Cross checked new subscription sheet:</b> 8</p> <p><b>Chat:</b> 1 (KYC Platform on API / Webhook Integration)</p>

08/04	Wednesday	<p><b>Call Monitoring:</b> 28 Client monitored</p> <p><b>Message Monitoring:</b> 14 Client monitored</p> <p><b>Follow-up activity – Review and Update:</b> 24</p> <p><b>KYC verification</b></p> <p>4 - KYC verification link and verification email sent</p> <p>5 - KYC verification done and email sent</p> <p><b>Account Closure:</b> 1</p> <p><b>Cross checked new subscription sheet:</b> 11</p> <p><b>Chat:</b> 1 (KYC Platform on AP / Webhook Integration)</p>
09/04	Thursday	<p><b>Call Monitoring:</b> 32 Client monitored</p> <p><b>Message Monitoring:</b> 14 Client monitored</p> <p><b>Follow-up activity – Review and Update:</b> 32</p> <p><b>KYC verification</b></p> <p>1 - KYC verification link and verification email sent</p> <p>2 - KYC verification done and email sent</p> <p><b>Refund:</b> 3</p> <p><b>Refund Form updates:</b> 3</p> <p><b>Account Closure:</b> 3</p> <p><b>Cross checked new subscription sheet:</b> 10</p> <p><b>Email follow-up:</b> 1</p>
10/04	Friday	<p><b>Call Monitoring:</b> 32 Client monitored</p> <p><b>Message Monitoring:</b> 22 Client monitored</p> <p><b>Follow-up activity – Review and Update:</b> 23</p> <p><b>KYC verification</b></p> <p>2 - KYC verification done and email sent</p> <p><b>Refund:</b> 1</p> <p><b>Refund Form updates:</b> 1</p> <p><b>Account Closure:</b> 1</p> <p><b>Cross checked new subscription sheet:</b> 7</p>

<b>Week 12</b>	<b>Day</b>	<b>Task Assigned</b>
12/04	Sunday	<p><b>Call Monitoring:</b> 15 Client monitored</p> <p><b>Message Monitoring:</b> 10 Client monitored</p> <p><b>Follow-up activity – Review and Update:</b> 22</p> <p><b>KYC verification</b></p> <p>1 - KYC verification link and verification email sent</p> <p>1 - KYC verification done and email sent</p> <p><b>Payment Verification:</b> 2</p> <p><b>Cross checked new subscription sheet:</b> 10</p>
13/04	Monday	<p><b>Call Monitoring:</b> 15 Client monitored</p> <p><b>Message Monitoring:</b> 10 Client monitored</p> <p><b>Follow-up activity – Review and Update:</b> 18</p> <p><b>KYC verification</b></p> <p>2 - KYC verification done and email sent</p> <p><b>Refund:</b> 1</p> <p><b>Refund Form updates:</b> 1</p> <p><b>Account Closure:</b> 1</p> <p><b>Cross checked new subscription sheet:</b> 4</p> <p><b>Email follow-up:</b> 1</p>
14/04	Tuesday	.....Nepali New Year Holiday.....
15/04	Wednesday	<p><b>Call Monitoring:</b> 30 Client monitored</p> <p><b>Message Monitoring:</b> 13 Client monitored</p> <p><b>Follow-up activity – Review and Update:</b> 26</p> <p><b>KYC verification</b></p> <p>2 - KYC verification link and verification email sent</p> <p>3 - KYC verification done and email sent</p> <p><b>Refund :</b> 1</p> <p><b>Refund Form updates:</b> 2</p> <p><b>Account Suspend:</b> 1</p> <p><b>Account Closure:</b> 1</p> <p><b>Cross checked new subscription sheet:</b> 12</p>

		<b>Email follow-up: 3</b>
16/04	Thursday	<p><b>Call Monitoring:</b> 37 Client monitored</p> <p><b>Message Monitoring:</b> 13 Client monitored</p> <p><b>Follow-up activity – Review and Update:</b> 32</p> <p><b>KYC verification</b></p> <p>1 - KYC verification link and verification email sent</p> <p><b>Refund:</b> 1</p> <p><b>Refund Form updates:</b> 1</p> <p><b>Account Closure:</b> 1</p> <p><b>Cross checked new subscription sheet:</b> 10</p> <p><b>Chat: 1</b> (Platform issue discussed with Payment processing platform)</p>
17/04	Friday	<p><b>Call Monitoring:</b> 31 Client monitored</p> <p><b>Message Monitoring:</b> 16 Client monitored</p> <p><b>Follow-up activity – Review and Update:</b> 19</p> <p><b>KYC verification</b></p> <p>2 - KYC verification done and email sent</p> <p><b>Cross checked new subscription sheet:</b> 2</p> <p><b>Email follow-up:</b> 2</p>

Week 13	Day	Task Assigned
19/04	Sunday	<p><b>Call Monitoring:</b> 15 Client monitored</p> <p><b>Message Monitoring:</b> 10 Client monitored</p> <p><b>Follow-up activity – Review and Update:</b> 24</p> <p><b>KYC verification</b></p> <p>2 - KYC verification link and verification email sent</p> <p>1 - KYC verification done and email sent</p> <p><b>Refund:</b> 1</p> <p><b>Refund Form updates:</b> 1</p> <p><b>Account Closure:</b> 1</p> <p><b>Cross checked new subscription sheet:</b> 13</p>
20/04	Monday	<p><b>Call Monitoring:</b> 18 Client monitored</p> <p><b>Message Monitoring:</b> 10 Client monitored</p> <p><b>Follow-up activity – Review and Update:</b> 18</p> <p><b>KYC verification</b></p> <p>2 - KYC verification done and email sent</p> <p><b>Cross checked new subscription sheet:</b> 7</p> <p><b>Email follow-up:</b> 1</p>
21/04	Tuesday	<p><b>Call Monitoring:</b> 27 Client monitored</p> <p><b>Message Monitoring:</b> 17 Client monitored</p> <p><b>Follow-up activity – Review and Update:</b> 32</p> <p><b>KYC verification</b></p> <p>2 - KYC verification link and verification email sent</p> <p>4 - KYC verification done and email sent</p> <p><b>Refund:</b> 2</p> <p><b>Refund Form updates:</b> 2</p> <p><b>Account Closure:</b> 1</p> <p><b>Cross checked new subscription sheet:</b> 11</p> <p><b>Email follow-up:</b> 1</p>
22/04	Wednesday	<p><b>Call Monitoring:</b> 32 Client monitored</p>

		<p><b>Message Monitoring:</b> 15 Client monitored</p> <p><b>Follow-up activity – Review and Update:</b> 29</p> <p><b>KYC verification</b></p> <p>1 - KYC verification link and verification email sent</p> <p>5 - KYC verification done and email sent</p> <p><b>Refund:</b> 1</p> <p><b>Refund Form updates:</b> 1</p> <p><b>Account Closure:</b> 1</p> <p><b>Cross checked new subscription sheet:</b> 9</p>
23/04	Thursday	<p><b>Call Monitoring:</b> 31 Client monitored</p> <p><b>Message Monitoring:</b> 10 Client monitored</p> <p><b>Follow-up activity – Review and Update:</b> 28</p> <p><b>KYC verification</b></p> <p>2 - KYC verification link and verification email sent</p> <p>5 - KYC verification done and email sent</p> <p><b>Refund:</b> 2</p> <p><b>Refund Form updates:</b> 2</p> <p><b>Account Suspend:</b> 1</p> <p><b>Account Closure:</b> 2</p> <p><b>Cross checked new subscription sheet:</b> 12</p> <p><b>Email follow-up:</b> 1</p>
24/04	Friday	<p><b>Call Monitoring:</b> 35 Client monitored</p> <p><b>Message Monitoring:</b> 14 Client monitored</p> <p><b>Follow-up activity – Review and Update:</b> 41</p> <p><b>KYC verification</b></p> <p>1 - KYC verification link and verification email sent</p> <p>5 - KYC verification done and email sent</p> <p><b>Refund:</b> 2</p> <p><b>Refund Form updates:</b> 2</p> <p><b>Account Closure:</b> 1</p> <p><b>Cross checked new subscription sheet:</b> 3</p>

<b>Week 14</b>	<b>Day</b>	<b>Task Assigned</b>
26/04	Sunday	<p><b>Call Monitoring:</b> 20 Client monitored</p> <p><b>Message Monitoring:</b> 13 Client monitored</p> <p><b>Follow-up activity – Review and Update:</b> 40</p> <p><b>KYC verification</b></p> <p>2 - KYC verification link and verification email sent</p> <p>4 - KYC verification done and email sent</p> <p><b>Refund:</b> 2</p> <p><b>Refund Form updates:</b> 2</p> <p><b>Account Closure:</b> 3</p> <p><b>Cross checked new subscription sheet:</b>16</p> <p><b>Email follow-up:</b> 2</p>
27/04	Monday	<p><b>Call Monitoring:</b> 15 Client monitored</p> <p><b>Message Monitoring:</b> 11 Client monitored</p> <p><b>Follow-up activity – Review and Update:</b> 31</p> <p><b>KYC verification</b></p> <p>1 - KYC verification done and email sent</p> <p><b>Refund:</b> 1</p> <p><b>Refund Form updates:</b> 1</p> <p><b>Account Closure:</b> 2</p> <p><b>Cross checked new subscription sheet:</b> 4</p>
28/04	Tuesday	<p><b>Call Monitoring:</b> 33 Client monitored</p> <p><b>Message Monitoring:</b> 16 Client monitored</p> <p><b>Follow-up activity – Review and Update:</b> 30</p> <p><b>KYC verification</b></p> <p>4 - KYC verification done and email sent</p> <p><b>Refund:</b> 3</p> <p><b>Refund Form updates:</b> 3</p> <p><b>Account Suspend:</b> 1</p> <p><b>Account Closure:</b> 2</p> <p><b>Cross checked new subscription sheet:</b> 11</p>

		<b>Email follow-up: 1</b>
29/04	Wednesday	<b>Call Monitoring: 34</b> Client monitored <b>Message Monitoring: 15</b> Client monitored <b>Follow-up activity – Review and Update: 35</b> <b>KYC verification</b> 2 - KYC verification link and verification email sent 2 - KYC verification done and email sent <b>Refund: 2</b> <b>Refund Form updates: 2</b> <b>Account Suspend: 1</b> <b>Account Closure: 2</b> <b>Cross checked new subscription sheet: 6</b> <b>Email follow-up: 1</b>
30/04	Thursday	<b>Call Monitoring: 34</b> Client monitored <b>Message Monitoring: 12</b> Client monitored <b>Follow-up activity – Review and Update: 33</b> <b>KYC verification</b> 2 - KYC verification link and verification email sent 3 - KYC verification done and email sent <b>Refund: 2</b> <b>Refund Form updates: 2</b> <b>Account Closure: 2</b> <b>Cross checked new subscription sheet: 7</b>
01/05	Friday	.....Sick Leave.....

Week 15	Day	Task Assigned
03/04	Sunday	<p><b>Call Monitoring:</b> 20 Client monitored</p> <p><b>Message Monitoring:</b> 10 Client monitored</p> <p><b>Follow-up activity – Review and Update:</b> 31</p> <p><b>KYC verification</b></p> <p>3 - KYC verification link and verification email sent</p> <p>4 - KYC verification done and email sent</p> <p><b>Refund:</b> 1</p> <p><b>Refund Form updates:</b> 1</p> <p><b>Account Suspend:</b> 1</p> <p><b>Account Closure:</b> 1</p> <p><b>Cross checked new subscription sheet:</b> 21</p> <p><b>Email follow-up:</b> 2</p>
04/04	Monday	<p><b>Call Monitoring:</b> 14 Client monitored</p> <p><b>Message Monitoring:</b> 10 Client monitored</p> <p><b>Follow-up activity – Review and Update:</b> 18</p> <p><b>KYC verification</b></p> <p>2 - KYC verification done and email sent</p> <p><b>Account Closure:</b> 1</p> <p><b>Cross checked new subscription sheet:</b> 8</p> <p><b>Email follow-up:</b> 1</p>
05/04	Tuesday	<p><b>Call Monitoring:</b> 32 Client monitored</p> <p><b>Message Monitoring:</b> 15 Client monitored</p> <p><b>Follow-up activity – Review and Update:</b> 29</p> <p><b>KYC verification</b></p> <p>2 - KYC verification link and verification email sent</p> <p>2 - KYC verification done and email sent</p> <p><b>Refund:</b> 2</p> <p><b>Refund Form updates:</b> 2</p> <p><b>Account Closure:</b> 1</p> <p><b>Cross checked new subscription sheet:</b> 9</p>

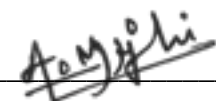
		<b>Email follow-up: 1</b> <b>Payment verification: 1</b> <b>Chat: 1</b> (Chat with Upstream provider)
06/04	Wednesday	<b>Call Monitoring: 36</b> Client monitored <b>Message Monitoring: 18</b> Client monitored <b>Follow-up activity – Review and Update: 16</b> <b>KYC verification</b> 2 - KYC verification link and verification email sent 1 - KYC verification done and email sent <b>Refund: 4</b> <b>Refund Form updates: 4</b> <b>Account Closure: 2</b> <b>Cross checked new subscription sheet: 14</b> <b>Email follow-up: 2</b> <b>Chat: 1</b> (Chat with Upstream provider)
07/04	Thursday	<b>Call Monitoring: 35</b> Client monitored <b>Message Monitoring: 17</b> Client monitored <b>Follow-up activity – Review and Update: 47</b> <b>KYC verification</b> 3 - KYC verification link and verification email sent 3 - KYC verification done and email sent <b>Refund: 2</b> <b>Refund Form updates: 2</b> <b>Cross checked new subscription sheet: 2</b>
08/05	Friday	<b>Call Monitoring: 36</b> Client monitored <b>Message Monitoring: 19</b> Client monitored <b>Follow-up activity – Review and Update: 31</b> <b>KYC verification</b> 2 - KYC verification done and email sent <b>Refund: 4</b> <b>Refund Form updates: 4</b>

		<b>Account Closure: 5</b> <b>Cross checked new subscription sheet: 11</b> <b>Email follow-up: 1</b>
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<b>Week 16</b>	<b>Day</b>	<b>Task Assigned</b>
10/04	Sunday	<p><b>Call Monitoring:</b> 15 Client monitored</p> <p><b>Message Monitoring:</b> 10 Client monitored</p> <p><b>Follow-up activity – Review and Update:</b> 29</p> <p><b>KYC verification</b></p> <p>1 - KYC verification link and verification email sent</p> <p>2 - KYC verification done and email sent</p> <p><b>Cross checked new subscription sheet:</b> 12</p>
11/04	Monday	<p><b>Call Monitoring:</b> 15 Client monitored</p> <p><b>Message Monitoring:</b> 10 Client monitored</p> <p><b>Follow-up activity – Review and Update:</b> 16</p> <p><b>KYC verification</b></p> <p>1 - KYC verification done and email sent</p> <p><b>Refund:</b> 2</p> <p><b>Refund Form updates:</b> 2</p> <p><b>Account Closure:</b> 2</p> <p><b>Cross checked new subscription sheet:</b> 2</p>
12/04	Tuesday	<p><b>Call Monitoring:</b> 38 Client monitored</p> <p><b>Message Monitoring:</b> 20 Client monitored</p> <p><b>Follow-up activity – Review and Update:</b> 24</p> <p><b>KYC verification</b></p> <p>1 - KYC verification link and verification email sent</p> <p>3 - KYC verification done and email sent</p> <p><b>Refund:</b> 1</p> <p><b>Refund Form updates:</b> 1</p> <p><b>Account Closure:</b> 1</p> <p><b>Cross checked new subscription sheet:</b> 6</p>
13/04	Wednesday	<p><b>Call Monitoring:</b> 41 Client monitored</p> <p><b>Message Monitoring:</b> 16 Client monitored</p> <p><b>Follow-up activity – Review and Update:</b> 20</p> <p><b>KYC verification</b></p> <p>1 - KYC verification link and verification email sent</p> <p>3 - KYC verification done and email sent</p>

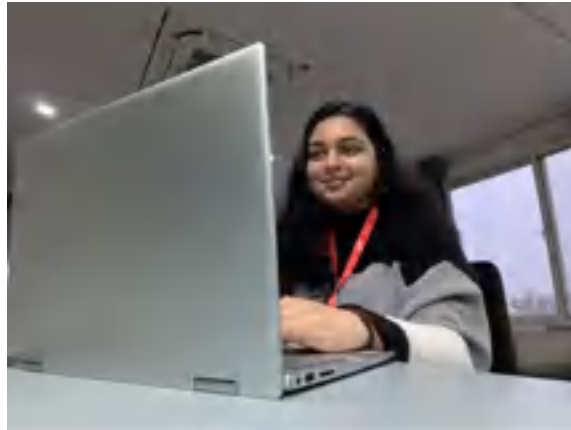
		<b>Refund: 3</b> <b>Refund Form updates: 3</b> <b>Account Closure: 2</b> <b>Cross checked new subscription sheet: 5</b>
14/04	Thursday	<b>Call Monitoring: 37</b> Client monitored <b>Message Monitoring: 13</b> Client monitored <b>Follow-up activity – Review and Update: 36</b> <b>KYC verification</b> 2 - KYC verification link and verification email sent 1 - KYC verification done and email sent <b>Refund: 3</b> <b>Refund Form updates: 3</b> <b>Account Closure: 3</b> <b>Cross checked new subscription sheet: 7</b>
15/05	Friday	<b>Call Monitoring: 32</b> Client monitored <b>Message Monitoring: 19</b> Client monitored <b>Follow-up activity – Review and Update: 31</b> <b>KYC verification</b> 3 - KYC verification done and email sent <b>Refund: 1</b> <b>Refund Form updates: 1</b> <b>Account Closure: 1</b> <b>Cross checked new subscription sheet: 17</b>



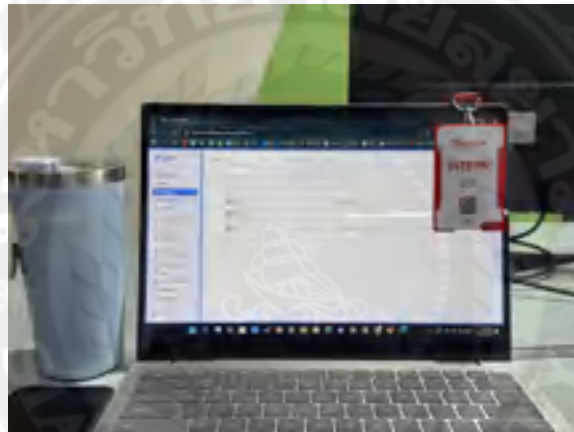
(Mr. Abhisek Majhi )

Job Supervisor

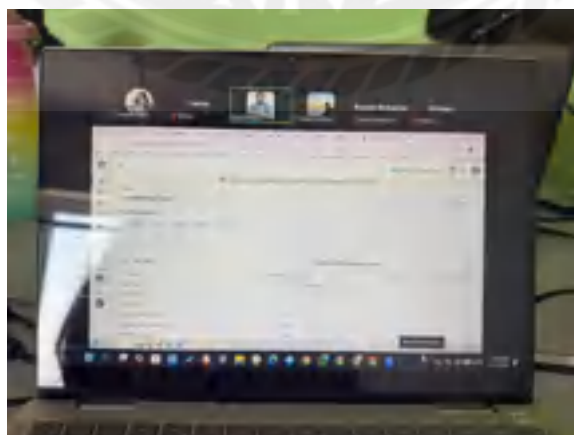
## Appendix B. Photographs of Internship



*Figure 6: Work Day at Yoddha Lab*



*Figure 7: Calilio Platform of Yoddha Lab*



*Figure 8: Zoom meeting for the discussion of Calilio Version 2 Model*





*Figure 11: Presentation on Co-Op Education Report*

