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Accounts Payable Process Effectiveness: A Qualitative Case Study of Documentation, Internal Controls and ERP-Based Goods Receipt at BVG India Limited

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Abstract. This paper examines the accounts payable (AP) and vendor payment process at BVG India Limited, an integrated facility management and services organisation, with particular attention to documentation, internal controls and ERP-based goods receipt. It is based on an on-the-job training in the Accounts Department at Pune from 4 June to 24 July 2026. Using a qualitative, descriptive single-case approach, the study analyses direct workplace observation, guided exposure to Goods Receipt Note (GRN) posting in SAP, process explanations received during the internship, and technical guidance. Particular attention is given to the chain of purchase requisition, purchase order, goods receipt and vendor invoice, to the relationship between SAP-supported recording and manual verification, and to six process risks recorded during the internship: incomplete documentation, approval delays, invoice errors, vendor-data mismatches, system interruptions and communication gaps. A cross-process analysis indicates that process reliability depends on complete source documents, accurate receipt data, human review, explicit exception ownership and visible workflow status. Based on these findings, the paper proposes a seven-stage Source-to-Payment Verification Framework and an exception taxonomy designed for further evaluation. The study offers a process-level interpretation of the selected BVG India Limited internship work; it does not assess organisation-wide control effectiveness, assert control deficiencies, reproduce confidential company information or claim payment outcomes. No survey responses, transaction-level counts or quantified improvements are reported. The contribution is a transparent, practice-informed model that can be tested in future permission-based studies.

Keywords: BVG India Limited; accounts payable; internal control; ERP; SAP; goods receipt note; invoice verification; vendor payment; qualitative case study

Introduction

Reliable accounts payable begins well before a payment is released. A business requirement has to be documented, converted into an authorised purchasing commitment, matched with evidence that goods or services were actually received, and compared with the supplier's invoice before the liability is recorded and settled. These choices determine the quality of the accounting data used later for approval, payment and reconciliation. This paper studies that information chain through a bounded case from BVG India Limited rather than treating payment as a stand-alone output. The central operational question is whether relevant records can be traced, compared and explained before an invoice reaches authorised approval.

BVG India Limited is an integrated facility management and services organisation with operations across multiple sectors. During the internship, the selected accounts work required attention to purchase documents, receipt records, material details, plant and storage-location data, and supplier invoices. The case is therefore useful for examining how routine procurement and accounting records support payment-related work in a large service organisation. This description is limited to the internship activities documented by the student and does not describe the company's complete accounts payable control system.

Enterprise resource planning (ERP) systems can standardise transaction recording and connect related operational data. SAP documentation, for example, describes how goods-receipt-based invoice verification can link an invoice to an individual goods receipt when the relevant configuration is enabled (SAP, n.d.-a). This illustrates the potential value of a consistent relationship among purchasing, receiving and invoice records, but it does not establish that BVG has configured or uses every such feature. Research on accounting automation similarly emphasises that technology supports control only when governance, competence and review accompany it (Ashraf, 2025; Sambhara et al., 2025). The BVG India Limited case applies these ideas to the practical preparation of review-ready payable transactions.



The case is based on the researcher's internship in the Accounts Department of BVG India Limited from 4 June to 24 July 2026. The internship report records guided exposure to procurement-related documents and personal performance of GRN posting in SAP. It also describes the Bank of Maharashtra banking portal as part of the wider payment framework, while stating that payment initiation and detailed authorisation were not directly performed or fully observed by the intern. BVG India Limited is named to identify the documented research setting, not to suggest that the company commissioned, endorsed or approved the interpretations presented here. Any public dissemination must be checked against relevant college and employer requirements.

Unlike research that measures the financial results of AP automation or tests control effectiveness with transaction data, this article analyses the work process encountered during one internship. Its practical contribution is to connect source documents, goods-receipt verification, ERP recording, exception handling and approval evidence in a structured model. The case name is retained throughout to make the evidence boundary visible, while any proposed framework is expressly identified as the author's interpretation.

Research Problem, Objectives and Questions

The research problem in this case concerns the distance between a document being available and a transaction being sufficiently verified for payment. During the documented BVG internship, the researcher was exposed to tasks that depend on consistent information across purchase requisitions, purchase orders, goods receipts, invoices and SAP records. A receipt can be posted with an incorrect quantity or location; an invoice can be complete on its face yet differ from the order; and a vendor record can disagree with the information submitted. These possibilities establish the questions examined, but do not prove that particular failures occurred within BVG India Limited. The study focuses on process integrity and traceability rather than estimating financial loss, processing-time reductions or return on technology investment.

The research objectives are: (i) to describe the accounts payable process and its key stages as documented during the BVG India Limited OJT; (ii) to analyse the role of purchase requisition, purchase order, GRN and invoice documentation in establishing transaction traceability; (iii) to examine the relationship between SAP-supported recording and manual verification; (iv) to classify the process risks described in the internship report; and (v) to develop an evidence-based verification and exception-review framework, with practical controls and metrics, that authorised finance teams or future researchers could evaluate without disclosing confidential information. The objectives concern process understanding, not an internal audit, performance rating or independent control opinion.

Four research questions guide the paper. RQ1: How are procurement documents and goods-receipt records connected to the accounts payable workflow described during the internship? RQ2: What control role does SAP-based GRN posting play, and why does human verification remain important? RQ3: Which operational risks were documented during the OJT, and how might they affect process continuity and traceability? RQ4: What process controls and performance measures could be evaluated in future improvement work?

Literature Review and Conceptual Basis

Accounts payable as a cross-functional control process

Accounts payable links purchasing commitments and receipt evidence to the recognition and settlement of obligations. The process is therefore more than a payment transaction: it includes validation, authorisation, accurate classification, record retention, supplier-data governance, reconciliation and monitoring. The control objective is to ensure that liabilities and payments are supported, accurate, authorised, assigned to the appropriate supplier and recorded in the correct period. The PR–PO–GRN–invoice chain described in the internship report is consistent with this general control logic, although the exact documents and approvals vary by transaction type and organisational policy.

A purchase requisition generally communicates an internal requirement; a purchase order records the approved purchasing commitment; a GRN records receipt of goods; and a vendor invoice communicates the supplier's claim. Where the transaction involves goods and the organisation uses a three-way match, invoice details are compared with purchase-order and receipt information. For services, the equivalent evidence may be a service-entry record, acceptance confirmation, contract or milestone approval rather than a physical-goods GRN. A robust AP design should therefore avoid treating every invoice as if it were a material purchase.

Internal control, accountability and segregation of duties

The Committee of Sponsoring Organizations of the Treadway Commission (COSO, 2013) presents internal control as a system involving the control environment, risk assessment, control activities, information and communication, and monitoring. Applied to accounts payable, these components translate into clear responsibility, risk-based checks, approval limits, access controls, reliable data exchange, documented exception resolution and periodic monitoring. A control cannot be evaluated solely by whether a system exists; design, implementation, evidence of operation and follow-up all matter.



Segregation of duties is particularly relevant to purchasing and payments. Initiating a purchase, confirming receipt, changing vendor bank details, approving an invoice and releasing payment should not be concentrated in one person without compensating controls. This is a design principle, not a claim about BVG's actual access configuration. The internship did not provide sufficient access to assess user roles, approval matrices, system logs or the operating effectiveness of segregation-of-duties controls.

ERP systems, goods receipt and data quality

SAP's product documentation explains that goods-receipt-based invoice verification can allocate invoice items to goods receipt items where the purchase-order item is configured accordingly, and that the receipt must exist before invoice entry under that method (SAP, n.d.-a). SAP also describes entering a goods receipt against a purchase order after verifying that the delivery relates to the order (SAP, n.d.-b). These documented capabilities support the conceptual importance of linking source evidence to system entries.

However, ERP use is not equivalent to automatic correctness. The quality of system output depends on source information, master-data maintenance, configuration, access permissions and user decisions. Incorrect material codes, quantities, plants, storage locations, supplier identifiers or invoice references can create downstream exceptions even when the transaction is processed electronically. A balanced analysis therefore considers both the technology and the human procedures around it.

Automation and accounting process quality

Ashraf (2025) reports an association between firms' use of automation in financial reporting and fewer internal-control material weaknesses. This is relevant to the proposition that automation may support control quality, but it is not direct evidence that SAP GRN posting at BVG produced better AP outcomes. Rong and Swink (2026) examine AP automation using a difference-in-differences design and report improved liquidity and lower days payable outstanding among adopters, while finding no consistent evidence of profitability improvements. Their results caution against assuming that automation automatically reduces costs or raises profits, and they show why AP evaluations should measure distinct outcomes such as cycle time, liquidity, exception rates and supplier experience.

Sambhara et al. (2025) report that increased use of information technology can exacerbate internal-control process failures where control competence is lacking. The implication for this case is not that the system is deficient, but that digital records need complementary controls, trained users, clear ownership and monitoring.

Research gap and working definition of a reliable AP transaction

The reviewed sources provide broad frameworks for internal control and evidence on ERP and automation, but they do not describe the specific AP workflow accessible to an intern in a large Indian integrated-services organisation. This paper addresses that narrow practice gap through a transparent case account; it is not a systematic literature review and does not generalise from one internship. It defines a reliable AP transaction as one in which each material document can be traced to a credible record, a stated verification rule, a resolution status and an authorised reviewer. Four quality properties follow: documentary completeness; source-data accuracy; workflow accountability and visibility; and system-supported traceability. These are used as sensitising concepts rather than numerically scored indicators.

Research Methodology

Design and unit of analysis

The study uses a qualitative, descriptive single-case design focused on the accounts payable and vendor payment process described during the OJT at BVG India Limited, Pune, from 4 June to 24 July 2026. The unit of analysis is the process, not an individual employee, vendor, invoice or payment. This design can clarify the relationship among documents, data fields and review stages; it cannot estimate control failure rates, generalise to every department or attribute organisational outcomes to one intervention. The paper does not rely on company-wide financial figures to evaluate AP performance because such figures do not measure the process under study.

Sources of evidence and selection

Primary evidence is the researcher's submitted OJT report, selected workplace observations, guided exposure to procurement-related documents, and the documented GRN-posting activity in SAP. Secondary evidence includes SAP technical documentation, the COSO framework and peer-reviewed research. Task selection was purposive: an activity was included only if it appeared in the documented internship learning and could be analysed without revealing protected company material. No new interviews were conducted for this paper.

The source report contains inconsistent descriptions of data collection: one methodology passage mentions a structured questionnaire, while the analysis section states that no formal questionnaire survey or numerical financial data was collected. In the absence of a questionnaire instrument, respondent count or survey results, this paper does not report questionnaire findings and does not treat the study as a survey.



Table 1. Evidence sources and claim boundaries for the BVG India Limited case

Evidence source	Analytical use	Claim not supported
Submitted OJT report	Confirms placement period, process map and recorded issues	Independent audit of the AP function or measured error frequency
Direct observation and guided tasks	Reconstructs the purpose of GRN posting and the related document checks	Observation of payment initiation or approval, which was not performed
SAP GRN posting exposure	Explains material, plant, storage-location and quantity checks	Release of transaction data, system configuration or tolerance settings
SAP, COSO and academic sources	Supplies published context and conceptual interpretation	Proof that a particular BVG control is configured or implemented

Analytical procedure

The analysis followed five stages. The report's process descriptions and issue lists were first organised into thematic categories: documentation and traceability, goods-receipt verification and ERP recording, manual–digital hand-offs, delay and exception risks, and potential control improvements. The process was then mapped from procurement requirement to payment-status confirmation. Each reported issue was linked to a plausible process consequence, and the common requirements were combined into an author-developed verification framework and exception taxonomy. Each conclusion was tested against the evidence boundary; where the report showed only introductory exposure, the paper uses terms such as observed, described or examined rather than independently performed. This is qualitative process analysis, not statistical content analysis: no frequency counts, rankings, percentages or causal estimates were calculated.

Ethics and confidentiality

The research uses no new human-participant interviews or questionnaires, and no identifiable transaction dataset was collected for publication. Confidential invoices, transaction amounts, vendor identities, bank credentials and internal approval records are excluded. The paper does not name individual employees or infer misconduct. Observations are presented as process risks encountered or reported during a limited placement, not as proof of control failure. Observed learning, published guidance and author interpretation are distinguished, and results remain qualitative rather than invented numerical findings.

Findings from the BVG India Limited Case

Finding 1: The document chain is the basis of traceability

The OJT report identifies the purchase requisition, purchase order, GRN and vendor invoice as key documents in the process. Together, these records create a documentary relationship between the requirement, the authorised order, the receipt of goods and the supplier's claim. This chain supports review before the transaction advances. Its usefulness depends on matching identifiers and details consistently across records.

Table 2. Documentary chain and key control questions derived from the BVG India Limited OJT

Record	Primary purpose in the process	Control question
Purchase requisition (PR)	Documents the internal requirement	Is the requirement clear and appropriately authorised?
Purchase order (PO)	Records the approved purchase commitment	Do supplier, items, quantities, prices and terms match the approved order?
Goods Receipt Note (GRN)	Records receipt of goods or materials	Do the material, quantity, plant and storage location reflect the actual receipt?
Vendor invoice	States the supplier's claim for payment	Does the invoice agree with the order, receipt or acceptance evidence, supplier master data and applicable terms?

The chain should be understood as a control pathway, not merely a list of paperwork. A missing document can prevent verification; inconsistent information can require correction; and unclear ownership can prolong the time before an exception is resolved. The study did not examine individual transactions, so it cannot establish the rate at which these conditions occurred.

Finding 2: GRN posting sits at the interface between physical receipt and the electronic record

The most clearly documented hands-on activity was posting GRN entries in SAP under guidance. The report states that material description, plant, storage location, quantity received and relevant supporting purchase information were checked. A GRN entered with incorrect quantity or location data can reduce the reliability of inventory and procurement records and may complicate later invoice matching.



SAP supports structured recording, but the case evidence does not establish the specific configuration, automated matching rules, tolerance settings or approval workflow in use at BVG. The defensible finding is narrower: the observed process combined human verification with SAP-based GRN posting. The system's potential to support traceability depends on accurate source data and appropriate review.

Finding 3: Manual and computerised activities operate together

Table 3. Observed process modes and their implications

Process activity	Nature described in the OJT report	Analytical implication
Document checking	Primarily manual	A checklist can standardise minimum evidence requirements.
Material verification	Human review	Accuracy depends on comparison with source documents and receipt evidence.
GRN posting	SAP-supported	System entry creates a record but cannot independently validate every real-world fact.
Invoice and payment-related verification	Combination of human and digital activities	Clear responsibility and exception routing are important.
Payment processing and status checking	Banking portal described as part of the process	Conclusions are limited because initiation and authorisation were not directly observed.
Communication and coordination	Manual and digital	Visible ownership and timestamps can help identify stalled hand-offs.

The combined manual–digital arrangement should not automatically be characterised as inefficient. Human judgement is necessary for exceptions and source-data validation. The potential weakness arises when manual steps are undocumented, depend on informal follow-up or lack visible ownership. The report's evidence supports investigating these risks; it does not prove that a specific control is absent.

Finding 4: Reported operational risks span the whole workflow

Table 4. Reported risks and proposed control responses

Risk category	Evidence recorded in the OJT report	Potential process consequence	Control response for evaluation
Incomplete documentation	Missing documents were identified	Work may pause while evidence is obtained	Completeness checklist and return-to-origin rules
Approval delay	Approval delays were identified	Verified invoices may remain pending	Approval matrix, aging view and escalation rules
Invoice errors	Invoice errors were identified	Rechecking and correction may be required	Standard validation and exception codes
Vendor-data mismatch	Mismatches in vendor information were identified	Payment setup or invoice validation may be interrupted	Controlled master-data changes and independent verification
System interruption	System-related issues were identified	Entry or review may be delayed	Incident logging, fallback procedures and access-controlled recovery
Communication gaps	Communication gaps were identified	Ownership and status may be unclear	Named exception owner and timestamped status tracking

These risk categories are qualitative and are not ranked by frequency or severity. The term 'identified' reflects the internship report's observations and does not imply that each issue was independently confirmed through system logs or a formal audit. The recommended responses are proposals for assessment by authorised process owners, not claims that BVG currently lacks them.

Finding 5: The payment stage lies outside the observed evidence boundary

The report describes the Bank of Maharashtra banking portal as part of the wider payment framework, and the process map extends from approval to payment-status confirmation and record maintenance. However, payment initiation and detailed authorisation were not directly performed or fully observed by the intern. The paper therefore presents the payment stage as part of the process framework understood during the placement and draws no conclusion about its operating effectiveness. This separation of direct execution from process knowledge is itself a finding of research-integrity value.



Finding 6: Exception ownership and evidence complete the control cycle

A single generic 'pending' status would not distinguish an invoice waiting for a supplier document from one awaiting internal approval or system recovery. Across the reviewed activities, a review-ready transaction requires a stated reason, supporting reference, next action, owner and status; otherwise, a queue can show that an item is delayed without showing who will resolve it. A process owner should be able to determine what is missing, who is responsible for the next action, when the item entered the queue, how long it has remained pending and what evidence supports closure. This is a suggested documentation logic and must not be read as an assertion about a specific BVG system or missing control.

Objective-wise synthesis

Table 5. Objective-wise evidence and bounded conclusions

Objective	Evidence available	Conclusion within evidence limits
Study the AP process	Process map and document descriptions	Major stages and document dependencies can be described.
Examine vendor payment procedures	Banking portal described; initiation not observed	A payment-stage framework can be outlined, but operating effectiveness cannot be assessed.
Identify key AP steps	PR, PO, GRN, invoice, verification, accounting, payment and reconciliation described	The documentary sequence is identifiable at a high level.
Observe verification and payment	GRN-related material checks observed; payment controls partly outside access	GRN verification can be discussed directly; payment authorisation remains a limitation.
Analyse process efficiency	Qualitative risk list; no numeric operational data	Potential bottlenecks can be identified, but efficiency cannot be quantified.

The case does not support a numerical rating of overall AP efficiency. A categorical judgement such as 'good' or 'poor' would exceed the evidence because cycle times, error rates, on-time payment rates and control test results were unavailable.

Source-to-Payment Verification Framework Derived from the Case

On the basis of the six process findings, the paper proposes a seven-stage Source-to-Payment Verification Framework (SPVF). The framework was developed by the author from documented BVG India Limited internship learning and published control concepts. It is not a proprietary workflow supplied by the organisation, a validated internal-control standard, or proof that each step was implemented company-wide. Its purpose is to state the key questions that would make an accounts payable transaction more transparent and reviewable.



Figure 1. Source-to-Payment Verification Framework proposed from the case evidence

The seven stages serve complementary purposes. The documentation gate prevents an incomplete submission from entering review. Receipt verification checks material, quantity, plant and storage location against the actual delivery. Matching links invoice, order and receipt or service evidence through stated rules and tolerances. Exception classification prevents all differences being treated alike. Approval and authorisation convert verified information into a defensible decision, kept separate from preparation. Payment and reconciliation close the transaction against bank and ledger records. Evidence retention enables reconstruction of the final status. A failure at any upstream stage weakens the interpretation of a later match.

Table 6. Exception taxonomy proposed for routine AP workpapers

Status category	Working interpretation	Suggested action / proof
Verified and approved	Documents, receipt and matching rules satisfied	Link to GRN, approver and date
Missing PO or document	Required record not available at first review	Return to origin and track the request
Missing receipt / service confirmation	No acceptance evidence for the invoiced item	Obtain GRN or service acceptance before progressing
Price or quantity mismatch	Invoice differs from order or receipt	Apply tolerance rule; escalate if outside tolerance



Status category	Working interpretation	Suggested action / proof
Vendor-data mismatch	Supplier details differ from master data	Independent verification through a trusted channel
Duplicate alert	Possible repeat invoice or payment	Inspect supplier, invoice number, date and amount
Approval pending	Verified item awaiting authorisation	Show stage, owner, age and escalation status
System interruption	Entry or review blocked by a system issue	Log incident, follow fallback procedure and record closure

Discussion: The BVG India Limited Case

Documentation as a preventive control

The findings suggest that documentation quality is foundational to the AP workflow. A purchase order, receipt record and invoice perform different evidentiary roles; one cannot always substitute for another. Standardised completeness checks may reduce avoidable rework by identifying missing fields or supporting evidence early. This aligns with an internal-control perspective in which control activities and information quality support reliable operations (COSO, 2013). It should be implemented in a way that reflects different transaction classes, including services where receipt evidence may differ from a material GRN.

ERP supports traceability but does not replace governance

The case demonstrates a practical use of SAP for GRN posting while also showing why human verification remains necessary. ERP technology can make records more consistent and connect transactions across functions; however, it cannot guarantee that a physical delivery was accurately described or that source data were entered correctly. SAP's documented goods-receipt and invoice-verification capabilities are relevant design references, but local configuration and process practice must be confirmed before any specific feature is recommended as already available (SAP, n.d.-a, n.d.-b). This interpretation is consistent with research linking automation to selected control improvements while stressing internal-control capability (Ashraf, 2025; Sambhara et al., 2025). The appropriate managerial question is not simply whether to automate more steps, but which steps are standardised enough to automate safely and how review responsibilities are preserved.

Implications for working capital and supplier relationships

AP timing can affect working-capital management and supplier experience, but this study contains no payment dates, terms, invoice amounts or supplier outcome data. It therefore cannot claim that the reported process risks caused late payments or harmed vendor relationships. Rong and Swink's (2026) results show that AP automation outcomes can include liquidity and supplier-related effects while profitability improvements are not consistent. This supports measuring outcomes directly rather than assuming that any process change automatically improves financial performance.

Contribution of the case

The paper's contribution is practical and bounded. It connects a specific task, GRN posting in SAP, to a wider process-control framework and proposes measurable areas for future assessment. It also separates learning evidence from performance evidence: exposure to a procedure shows that a student can describe its control purpose, but not that the procedure is effective organisation-wide. The case is not statistically generalisable, but its analytical categories can inform similar diagnostic studies in other organisations.

Recommendations for Future Evaluation

The case suggests practical areas for further review. These recommendations are academic proposals arising from a limited internship-based study. They do not establish that any such practice is absent at BVG India Limited, and any use would require internal assessment, authorisation and protection of confidential information. Where applicable and supported by system configuration, matching should compare invoice data with the purchase order and goods receipt or service acceptance record, with tolerances and escalation paths defined for quantity, price, tax and supplier discrepancies. Exceptions should be resolved by authorised staff and not bypassed merely to meet a payment deadline.

Table 7. Recommendations aligned with evidence and proposed evaluation

Proposed action	Purpose	Possible evaluation once authorised
Document-completeness gate by transaction type (goods and services treated separately)	Prevent incomplete submissions from advancing	First-pass completeness rate
Risk-based matching and duplicate-invoice rules with defined tolerances	Make invoice verification repeatable and consistent	Invoice exception rate; confirmed duplicate alerts



Proposed action	Purpose	Possible evaluation once authorised
Approval status and aging tracker with escalation rules	Make stalled hand-offs visible without bypassing authorisation	Approval aging by stage
Controlled vendor master-data changes and segregation of duties	Protect supplier records and separate purchasing, receipt, approval and payment	Completeness of change evidence and independent verification
Standard exception taxonomy with named owner and closure reason	Distinguish recurring root causes from one-off cases	Age and mix of unresolved items
Baseline measurement before and after any change	Avoid claiming improvement without evidence	Cycle time, GRN correction rate, on-time payment rate

One possible next step is a small, formally authorised pilot at BVG India Limited or another consenting organisation. A process owner could define a single eligible transaction category, select approved de-identified data, establish a baseline, train users and review both intended and unintended effects, such as whether faster routing weakens control quality or whether reminders create alert fatigue. Such a pilot was not undertaken for this manuscript and no time savings or error reductions are claimed.

Table 8. Proposed AP performance indicators for future measurement

Indicator	Suggested operational definition	Why it matters
First-pass completeness	Share of submissions containing all required documents and fields at first review	Signals upstream quality and avoidable rework
Invoice exception rate	Invoices requiring correction or investigation divided by invoices reviewed	Tracks quality and workload
Invoice cycle time	Elapsed time from a defined receipt point to approved posting or payment	Shows processing duration and variation
Approval aging	Number and age of items pending at each approval stage	Makes stalled hand-offs visible
GRN correction rate	GRN entries corrected or reversed divided by entries posted	Signals receipt-record quality
On-time payment rate	Payments completed by the agreed due date divided by payments due	Connects AP execution to supplier terms
Duplicate alerts confirmed	Confirmed duplicates divided by alerts reviewed	Assesses whether duplicate controls are well tuned

Definitions, time windows, denominators, exclusions and data owners should be agreed in advance, and results reported in aggregate and anonymised for research use.

Implications for Research and Professional Education

For AP managers, the immediate implication is to make process status, exception ownership and source-document quality observable. For ERP and internal-control teams, it is to evaluate configuration and access design alongside automation opportunities. For finance researchers, the case shows the value of reporting the limits of workplace evidence and developing testable measures rather than unsupported numerical claims. For students undertaking OJT-based research, it illustrates how to separate direct execution from process knowledge and preserve confidentiality while linking MBA Finance concepts to actual work. Future research could test the proposed taxonomy across several organisations with approved access, using a defined sample, pre-specified outcomes and appropriate safeguards.

Limitations and Research Integrity

The study concerns one organisation, one department and a short internship at BVG India Limited, and the processes available to an intern with support-level access. The intern's access did not extend to all approval and payment activities. No invoice-level dataset, processing-time log, error count, supplier feedback or verified questionnaire results were available. The findings are therefore qualitative and interpretative; they cannot support statistical inference, causal claims, company-wide control assurance or financial-impact estimates, and they may reflect the specific tasks available to an intern rather than the full process experienced by all staff.

Future research should obtain organisational approval for a retrospective, anonymised dataset with clearly defined populations and periods, and could combine process-owner interviews with invoice timestamps, exception codes, correction records, approval aging and payment due dates. The company name identifies the internship setting only; the framework and conclusions should not be presented as official BVG India Limited policy, an audit opinion or employer-approved findings. The literature review is



focused rather than systematic, and academic review, publication permission and the target journal's formatting and ethical requirements remain necessary before submission.

Conclusion

This paper examined how documentation, goods-receipt verification and ERP recording supported accounts payable processing during an internship at BVG India Limited. The case connects purchase requisitions, purchase orders, GRN posting in SAP, invoice verification, approval and payment through recurring needs for complete source documents, accurate receipt data, human review, explicit exception ownership and visible workflow status. The evidence establishes a process-based understanding of these tasks, not a judgement on the company's overall accounts payable performance. The recorded risks do not establish the frequency of exceptions, prove that existing controls are absent, or show that any issue caused a delayed or incorrect payment.

The resulting Source-to-Payment Verification Framework is the paper's principal analytical contribution. It offers a transparent sequence, a common exception vocabulary and measurable indicators that could be tested in approved settings. By linking case-specific evidence with public academic and technical literature while preserving confidentiality, the study demonstrates how a practical finance placement can support a bounded research contribution. Its conclusions remain provisional until a larger, permission-based empirical evaluation is undertaken.

Research Declarations

Study design: Qualitative, descriptive and exploratory process case study based on an on-the-job training placement in the Accounts Department of BVG India Limited (4 June–24 July 2026). Human-participant research: No new questionnaire, participant interview or intervention was conducted for this manuscript. Data availability: Internal documents and transaction data are confidential and are not included; the analysis uses the submitted OJT report and public sources. Interpretation: The views, proposed framework and conclusions are the author's academic synthesis, not a company audit or statement of official policy. Submission status: This is a research manuscript prepared for faculty review, not a peer-reviewed or accepted publication.

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