GGA INTELLIGENCE

NEW CUSTOMER INTELLIGENCE

Desk + Subject Information + On-Ground Verification

WEBSITE SAMPLE — EXECUTIVE SUMMARY | NC-01 | COMMERCIAL LOGIC CHECKED

GGA VIEW
YES, WITH CAUTION — The business is established and operating. The proposed exposure is small relative to the company's scale. Cash generation weakened in the latest year and supplier payment days increased.

EXECUTIVE SUMMARY

A concise management view. The full GGA assessment also includes detailed analysis, evidence, source references and supporting schedules.

30 seconds — the answer

Client context	Value
Proposed exposure (client-supplied)	₹2.50 crore (client-supplied)
Credit period	60 days
Shadow credit	10 days
Credit given	70 days
Security	None supplied

Commercial context: proposed exposure of ₹2.50 crore is approximately 0.5% of latest annual revenue. GGA does not approve the limit; this places the client's proposed exposure in context.

Why

- Revenue increased from ₹410 crore to ₹525 crore over three years.
- Profit before tax remained positive; latest year ₹18 crore.
- Operating cash flow turned negative ₹24 crore in the latest year after two positive years.
- Supplier payment days increased from 58 to 76 days.
- No material adverse auditor qualification, admitted insolvency proceeding or material statutory non-compliance identified.

5 minutes — the case

₹ crore / days	FY23	FY24	FY25
Revenue	410	468	525
PBT	11	16	18
Operating cash flow	22	31	-24
Debt	96	84	79
Supplier payment days	58	63	76

Business / subject / field evidence

- Operating footprint is consistent with the stated scale.
- Subject indicated a ₹45 crore capacity expansion over 18 months.
- On-ground verification confirmed operating premises, production activity, workforce presence and inventory; no material mismatch was observed.

Legal, compliance and audit

- No admitted IBC/NCLT matter identified.
- No material auditor qualification affecting this assessment identified.
- GST/EPFO and other operating evidence support an active business; one historical filing delay was not material.

What could change the view

- Further material stretching of supplier payments.
- Sustained negative operating cash flow with rising borrowing.
- Material rating deterioration, insolvency action or adverse audit development.

Evidence used

Independent desk evidence; filed financials; subject questionnaire; current public information; structured on-ground verification. Full provenance is retained in the evidence register.

FULL REPORT AVAILABLE

GGA also provides the detailed assessment, including supporting financial analysis, evidence register, source references, questionnaire/verification findings where applicable, and detailed schedules.

Illustrative website sample. Company identity and selected commercial details have been withheld for website presentation. This is not a credit rating, audit, assurance opinion or recommendation to transact. The client's authorised team remains responsible for commercial decisions.