GGA INTELLIGENCE

NEW DEALER INTELLIGENCE

Desk + Subject Information + On-Ground Verification

WEBSITE SAMPLE — EXECUTIVE SUMMARY | ND-01

GGA VIEW
YES, WITH CAUTION — The applicant is an operating distributor with relevant category experience and verified premises. The applicant is an operating distributor with relevant category experience and verified premises. The proposed ₹90 lakh annual business would increase its current turnover by about 44%. The proposed security materially reduces the client's unsecured exposure.

EXECUTIVE SUMMARY

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

30 seconds — the answer

Appointment context	Value
Expected annual offtake	₹90 lakh
Proposed credit limit (client-supplied)	₹25 lakh (client-supplied)
Cash security deposit	₹5 lakh
Bank guarantee	₹5 lakh
Unsecured exposure	₹15 lakh
Territory	Two districts
Current annual turnover	₹2.05 crore
Expected post-appointment turnover	~₹2.95 crore
Credit period	45 days
Shadow credit	5 days
Credit given	50 days

Scale check: current turnover ~₹2.05 crore; proposed client business ₹90 lakh; expected post-appointment turnover ~₹2.95 crore. This is meaningful growth, but not a doubling of the business.

Why

- Business has operated for 8 years in adjacent categories.
- Three-year turnover increased from ₹1.55 crore to ₹2.05 crore.
- Dealer-supplied detailed bureau/CIBIL information showed no material adverse event in the report supplied.
- GST/business registrations and operating premises were verified.
- Warehouse/inventory scale was consistent with a small regional distributor.
- The proposed business adds about ₹7.5 lakh of average monthly purchases. With 45-day credit plus 5 days of shadow credit, the average trade exposure is approximately ₹12.5 lakh before seasonality; the proposed ₹15 lakh unsecured exposure is broadly consistent with that scale.

5 minutes — appointment case

Area	Evidence	Reading
Business history	8 years; related categories	Relevant experience
Financial scale	₹2.05Cr latest turnover	Modest but established
Funding	Owner capital + WC facility	Consider with proposed growth
Security	₹5L deposit + ₹5L BG	Reduces unsecured exposure
Premises	Warehouse/showroom verified	Operating presence established
Market capability	5 sales staff; retailer network	Supports territory coverage

Subject / field information

- Ownership, history, brands, territory, expected business, premises/manpower, financials, bureau/CIBIL with consent, security and funding.
- Premises, signage, warehouse, inventory and category activity verified on-ground.

Evidence limitation

This sample assumes three years of financial information and a subject-supplied bureau report were available. Where these are unavailable, the credit view may be limited even if physical verification is satisfactory.

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.