



FINANCIAL INTELLIGENCE FOR MSMEs

Your CA Tells You What Happened. This Tells You What To Do.

ShivAI Finance Planner — 10 financial modules built for Indian MSMEs. Credit risk scoring, payment optimization, GST health check, cash flow forecasting, bank reconciliation, AR/AP aging, profitability analysis, compliance calendar, and more. Plus e-Invoice, e-Way Bill, GSTR-2A reconciliation, TDS/TCS, and Balance Sheet engine. 20,000+ lines of financial intelligence in one desktop app.

THE MSME FINANCE NIGHTMARE

You Know You're Profitable. You Just Can't Prove It.

<p>25-30% Receivables Overdue No credit scoring. No early warning. You extend Rs.10L credit on gut feel. Customer defaults. Cash flow crisis. Too late to act.</p>	<p>GST Penalty: Rs.50,000+ Per Year ITC mismatches you didn't know about. Late filings you forgot. GSTR-1 vs GSTR-3B gaps the department catches first. Interest compounds daily.</p>
<p>Cash Flow Surprise Every Month Tuesday: 'We have Rs.12L in the bank.' Friday: 'We need Rs.18L for payroll and GST.' No forecast. No visibility. Scramble for CC limits.</p>	<p>Bank Recon Takes 3 Days Manual matching of 500+ transactions. Cheques not presented. Direct debits missed. Audit finds discrepancies you didn't know existed.</p>

THE SOLUTION

10 Financial Modules. Built for Indian Compliance.

Upload your AR/AP data from Tally, or import directly from Manufacturer/Distributor data. ShivAI Finance Planner runs credit scoring, payment optimization, cash flow projections, GST health checks, and bank reconciliation — all using Indian MSME rules, Indian accounting standards, and Indian compliance deadlines.

10 CORE MODULES

<p>1. Credit Risk Scoring Score 0-100 per customer. 6 weighted components: payment timeliness (35%), consistency (20%), tenure (10%), volume (10%), current aging (15%), disputes (10%). Risk tiers: Low/Medium/High/Critical with recommended credit limits.</p>	<p>2. Payment Optimization Early payment discount analysis: annualized ROI of taking 2/10 net 30. Payment priority scoring. Cash allocation algorithm: which supplier to pay first when cash is tight. Discount capture vs late penalty trade-off.</p>
<p>3. Profitability Analysis Product margin by SKU. Customer profitability score. Pareto 80/20 analysis: which 20% of products drive 80% of profit? Loss-making product flags. Customer tier classification.</p>	<p>4. Financial Ratios Dashboard Liquidity ratios (current, quick). Efficiency ratios (DSO, DIO, DPO). Cash Conversion Cycle. Profitability ratios (gross, net, EBITDA margin). Leverage ratios (debt-to-equity). All with traffic-light thresholds.</p>
<p>5. Working Capital Management DSO + DIO + DPO = Cash Conversion Cycle. Working capital as % of sales. Component analysis with improvement potential. Actionable targets: DSO < 45, DIO < 60, DPO > 45.</p>	<p>6. AR/AP Aging Analysis Aging buckets with collection probability by tier (Current 98%, 0-30 days 90%, 31-60 days 70%, 61-90 days 45%, 90+ days 20%). Expected collection calculation. Overdue concentration risk. Customer concentration risk.</p>
<p>7. GST Health Check ITC match rate vs GSTR-2A. GSTR-1 vs GSTR-3B reconciliation gap. Late filing penalty calculator. Interest on late payment. E-Invoice compliance status. Proactive alerts before the department finds problems.</p>	<p>8. Compliance Calendar All deadlines in one view: GST (GSTR-1, 3B, 9, 9C), TDS (26Q, 24Q, 27Q), PF/ESI monthly, Advance Tax quarterly, Annual filing. Traffic-light status. 3-day early warning. Weekly review checklist.</p>
<p>9. Cash Flow Forecasting Projects cash position from: expected AR collections (by aging probability), expected AP payments, fixed outflows (rent, salaries, EMIs). Cash gap analysis: predicts shortfall dates weeks in advance. Actionable: negotiate extensions, draw CC, factor invoices.</p>	<p>10. Bank Reconciliation Match confidence scoring for auto-reconciliation. Handles: cheques not presented, direct debits, bank charges, interest credits. Reconciling items report for audit. Daily or monthly workflow. Exception aging for unresolved items.</p>

Financial Reports													
Profit & Loss Cash Flow Product Performance Inventory Valuation Budget vs Actual													
Monthly Income Statement													
Full P&L: Revenue → COGS → Gross Margin → OpEx → EBITDA → PBT → PAT													
Month	Revenue	COGS	Gross Margin	GM %	OpEx	EBITDA	EBITDA %	Depreciation	Interest	PBT	Tax	PAT	PAT %
2024-01	₹2.31 Cr	₹33.31 L	₹1.98 Cr	85.6%	₹34.63 L	₹1.63 Cr	70.6%	₹4.62 L	₹2.31 L	₹1.56 Cr	₹39.01 L	₹1.17 Cr	50.7%
2024-02	₹3.00 Cr	₹32.60 L	₹2.68 Cr	89.1%	₹45.03 L	₹2.23 Cr	74.1%	₹6.00 L	₹3.00 L	₹2.14 Cr	₹53.40 L	₹1.60 Cr	53.4%
2024-03	₹3.38 Cr	₹47.83 L	₹2.90 Cr	85.8%	₹50.66 L	₹2.39 Cr	70.8%	₹6.75 L	₹3.38 L	₹2.29 Cr	₹57.28 L	₹1.72 Cr	50.9%
2024-04	₹3.14 Cr	₹52.38 L	₹2.62 Cr	83.3%	₹47.15 L	₹2.15 Cr	68.3%	₹6.29 L	₹3.14 L	₹2.05 Cr	₹51.34 L	₹1.54 Cr	49.0%
2024-05	₹3.60 Cr	₹59.96 L	₹3.01 Cr	83.4%	₹54.07 L	₹2.46 Cr	68.4%	₹7.21 L	₹3.60 L	₹2.36 Cr	₹58.91 L	₹1.77 Cr	49.0%
2024-06	₹2.78 Cr	₹54.15 L	₹2.24 Cr	80.5%	₹41.75 L	₹1.82 Cr	65.5%	₹5.57 L	₹2.78 L	₹1.74 Cr	₹43.52 L	₹1.31 Cr	46.9%
2024-07	₹3.55 Cr	₹30.96 L	₹3.24 Cr	91.3%	₹53.21 L	₹2.71 Cr	76.3%	₹7.09 L	₹3.55 L	₹2.60 Cr	₹64.98 L	₹1.95 Cr	55.0%
2024-08	₹2.68 Cr	₹27.48 L	₹2.41 Cr	89.7%	₹40.21 L	₹2.00 Cr	74.7%	₹5.36 L	₹2.68 L	₹1.92 Cr	₹48.09 L	₹1.44 Cr	53.8%
2024-09	₹3.01 Cr	₹26.71 L	₹2.74 Cr	91.1%	₹45.14 L	₹2.29 Cr	76.1%	₹6.02 L	₹3.01 L	₹2.20 Cr	₹55.02 L	₹1.65 Cr	54.8%
2024-10	₹3.42 Cr	₹38.46 L	₹3.03 Cr	88.7%	₹51.25 L	₹2.52 Cr	73.7%	₹6.83 L	₹3.42 L	₹2.42 Cr	₹60.43 L	₹1.81 Cr	53.1%
Total Revenue	Gross Margin		EBITDA		Net Profit (PAT)								
₹74.90 Cr	₹64.97 Cr (86.7%)		₹53.73 Cr		₹38.61 Cr (51.6%)								

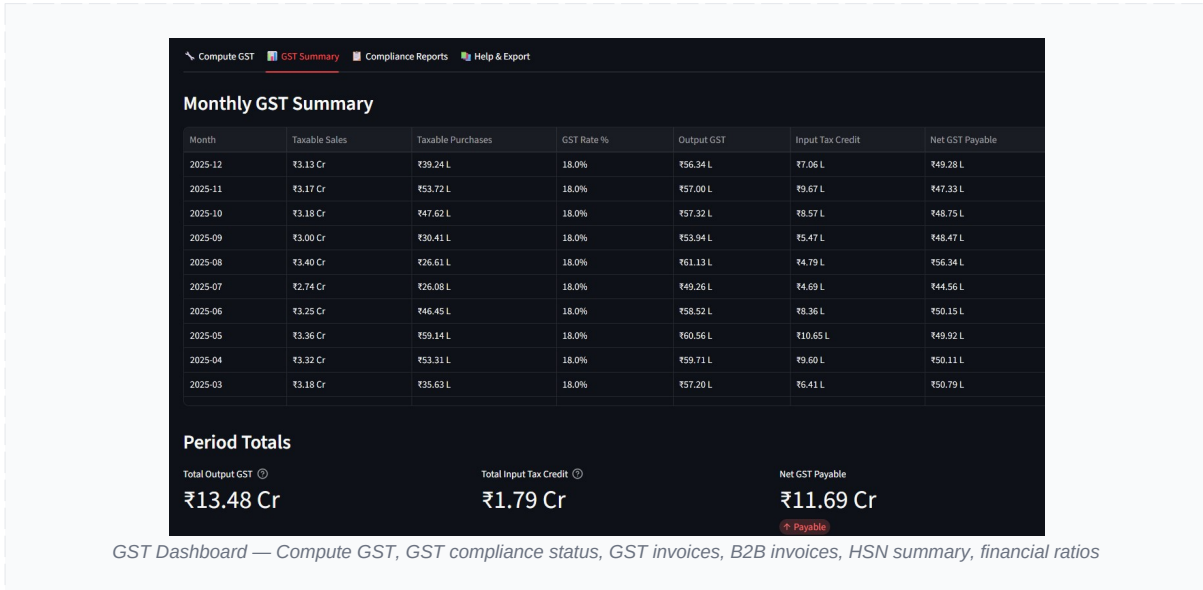
Financial Reports Dashboard — Profit & Loss, cash flow product performance, inventory valuation, budget vs actual



PLUS: GST ENGINE + e-INVOICING + TDS/TCS + BALANCE SHEET

Not Just Reports. Complete Financial Infrastructure.

GST Transaction Engine 1,045 lines of GST logic. Full transaction processing: B2B, B2C, exports, SEZ, nil-rated. HSN summary. State-wise summary. GSTR-1, GSTR-3B data preparation.	e-Invoice & e-Way Bill Generate IRN-ready e-Invoice JSON. e-Way Bill generation with Part A and Part B. Vehicle details, transporter ID, distance calculation. Bulk generation support.	GSTR-2A Reconciliation Match purchase invoices against GSTR-2A data from GST portal. Identify: matched, mismatched (amount/rate), missing from 2A, extra in 2A. ITC at risk quantification.
TDS/TCS Engine Section-wise TDS computation (194C, 194J, 194H, etc). TCS on sales. Quarterly return data preparation. 26AS matching. Lower deduction certificate tracking.	Balance Sheet Engine Full balance sheet generation from trial balance data. Assets, liabilities, equity classification. Period comparison. Ratio extraction feeds Financial Ratios module.	FP&A + MIS Export Financial Planning & Analysis engine. Budget vs actual variance. Excel export with formatted dashboards. MIS pack: executive summary + all module reports in one workbook.



DATA SOURCES

Tally Export. MIP/DIP Integration. Direct Upload.

Tally ERP Direct import of sales/purchase registers, bank statements, outstanding reports. The system 80% of Indian MSMEs already use.	MIP / DIP Integration Reads inventory data, supplier terms, customer data from your MIP or DIP installation. One ecosystem, shared data.	Budget Upload Import annual budgets for variance analysis. Monthly actuals vs plan. Department-wise and GL-wise tracking.
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REAL BUSINESS WORKFLOWS

Daily: 5 Minutes Check Compliance Calendar for today's deadlines. Review cash position. Scan Credit Risk alerts for any customer crossing threshold. Upload bank statement for reconciliation.	Weekly: 30 Minutes Run AR Aging — follow up on 30+ day overdue. Check Payment Optimization — capture early discounts. Review GST Health Check — fix ITC mismatches before month-end. Update Cash Flow Forecast.
Monthly: 2 Hours Complete bank reconciliation. Run Profitability Analysis — flag loss-making products. Generate Financial Ratios. File GST returns using prepared data. Export MIS pack for management review.	Quarterly: Half Day Review Credit Risk scores — adjust credit limits. Working Capital deep-dive — target DSO/DIO/DPO improvements. Budget variance analysis. TDS quarterly return preparation. Advance Tax calculation.

THE BUSINESS CASE

40% Lower bad debt exposure	Rs.50K+ GST penalties avoided	3 Days Bank recon reduced to hours	10 Financial modules integrated
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WHO IT'S FOR

Mfg MSMEs Rs.5-500 Cr. Complex GST (B2B, exports, job work). Heavy receivables.	Distributors High transaction volume. Retailer credit management. Cash flow pressure.	Finance Teams Accountant + Finance Manager + CA. Daily compliance + monthly reporting.	Business Owners Cash position, profitability, risk — without reading 20 reports.
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Your CA Tells You What Happened. This Tells You What To Do.
 Start your 30-day Pilot (₹4,999) | contact@shivaiscsolutions.com | www.shivaiscsolutions.com