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Customer Credit Appraisal

Building Materials & Hardware

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This guide explains what the tool produces, how to use the output, and what to watch for. The actual output (draft/report) is generated on the tool page.

Background

Appraises a specific customer for credit — track record, market reputation, business stability, requested exposure vs risk, and the security to take — giving a recommended credit limit and terms. Use it before extending credit to a new/growing customer. For the overall policy use the Contractor Credit & Collections Policy.

Purpose of this tool & output

Decide how much credit a customer deserves

How the output is used

Use it to decide how much credit a customer deserves — landholding of business, track record and exposure before you set a limit.

Who should vet it

Your accounts head or a credit-savvy advisor, to confirm the track record and exposure behind the limit.

Important cautions

Start new customers on small limits and grow with proven payment behaviour; a good past does not guarantee a good future — take security on larger exposure.

Companion documents

- Contractor Credit & Collections Policy
- Collections Process & Follow-Up SOP
- Cheque Bounce & Recovery Handling
- Outstanding & Ageing Management
- PDC & Security Management
- Bad Debt Prevention & Recovery

This is AI-assisted guidance. Verify with a qualified professional before any binding decision. Fees, authorities and processes vary by state and change over time — confirm with your state authority.