

Business Loan Readiness Assessor

Finance & Accounting

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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

Scores how ready your business is for a bank loan across financials, compliance, banking conduct and documentation, with the gaps to fix and likely loan types. Use it before you apply. To match to a product, use the Loan Option Matcher; for the document pack, use the Loan Application Document Checklist.

Purpose of this tool & output

Score how ready your business is for a bank loan and fix the gaps

How the output is used

Use it to score how ready your business is for a bank loan and to see exactly which gaps to fix first.

Who should vet it

Your CA or a loan consultant, to confirm the readiness gaps and priorities before you approach a lender.

Important cautions

Indicative assessment; final decision rests with the lender.

Companion documents

- Loan Option Matcher
- Working-Capital Limit Calculator
- Project Report / DPR Builder
- Loan Application Document Checklist
- Creditworthiness / CIBIL Improvement Plan
- Invoice Discounting / Factoring Advisor

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.