

Finance & Accounting — 146 tools

All tools · at-a-glance descriptions · Generated 14 Oct 2026

This is the full list of AiSevak tools in this industry, each with a short description of what it produces. Open any tool on aisevak.in to run it.

AP & Profit Recovery

AP / Profit-Recovery Audit

Audits your accounts-payable data to find duplicate payments, overbilling, missed rebates and anomalies, with an estimated recovery amount per finding. Use it to recover leaked cash from your payables. For a specific check, use the Duplicate Payment Detector, Overbilling & Pricing-Error Audit or Rebate & Volume-Discount Recovery.

Duplicate Payment Detector

Fuzzy-matches your payment/invoice rows to flag likely duplicate payments (same/near invoice number, amount, vendor variants, date proximity) with recoverable value and confidence. Use it to catch double payments. For a full payables recovery review, use the AP / Profit-Recovery Audit.

Vendor Statement Reconciliation

Reconciles a vendor statement against your ledger and surfaces differences — missing credits, missing invoices, timing and amount mismatches — with credits to claim. Use it to recover credits vendors owe you. For unapplied credits in your own books, use the Unapplied Credit / Debit-Note Recovery tool.

Missed Early-Payment Discount Finder

Identifies invoices where you could have taken an early-payment (cash) discount but paid late, quantifying the missed value and the high effective annualised return of paying early. Use it to find and stop leaking cash discounts. For contractual rebates, use the Rebate & Volume-Discount Recovery tool.

Rebate & Volume-Discount Recovery

Detects contractual rebates and volume/tier discounts you never claimed by comparing entitlements against actual purchases, with the amount claimable and claim-letter points. Use it to reclaim earned rebates. For missed cash discounts, use the Missed Early-Payment Discount Finder.

Overbilling & Pricing-Error Audit

Audits your purchase orders against vendor invoices to flag price and quantity overbilling (billed rate above PO, quantity billed above received, tax errors) with the overcharge and recovery steps. Use it to catch invoice overcharges. For freight/utility bills, use the Freight & Utility Bill Audit.

Duplicate Vendor-Master Cleanup

Detects duplicate/near-duplicate vendor-master records (name variants, same GSTIN/PAN/bank account) that enable double payment and fraud, with cleanup actions and control recommendations. Use it to clean your vendor master. For ghost-vendor fraud indicators, use the Ghost-Vendor / Ghost-Employee Detector.

Freight & Utility Bill Audit

Audits freight and utility invoices for overcharges — wrong tariff/slab, unjustified accessories, duplicate surcharges and penalty errors — with the overcharge and dispute points. Use it to recover on recurring logistics/utility bills. For PO-vs-invoice overbilling, use the Overbilling & Pricing-Error Audit.

Unapplied Credit / Debit-Note Recovery

Surfaces open vendor credits, advances and debit notes that were never applied against payments, so they can be recovered or adjusted, with age and total recoverable. Use it to reclaim credits sitting idle in your books. For balances held by third parties, use the Vendor / Customer Credit Recovery tool.

GST Mismatch on AP (2B vs Books)

Reconciles input tax credit between GSTR-2B and your purchase books, flagging excess claims, missing supplier filings and timing differences under Rule 36(4), with ITC at risk. Use it before claiming ITC in GSTR-3B. For a fuller supplier-wise reconciliation, use the GST Input-Credit Reconciliation.

Bookkeeping

Bookkeeping Review

Reviews a transaction export for quality — miscategorisations, duplicates, missed GST input credit, anomalies and missing-documentation flags — with an estimate of ITC missed. Use it to clean up your books. For categorisation help use the Transaction Categorizer; for a full ITC reconciliation use the GST Input-Credit Reconciliation.

Transaction Categorizer

Auto-suggests chart-of-account codes for a batch of raw transactions, flagging GST-input eligibility and disallowed items, with review flags for ambiguous ones. Use it to speed up bookkeeping. For a full quality review, use the Bookkeeping Review; to design the chart itself, use the Chart-of-Accounts Designer.

Bank Reconciliation Assistant

Reconciles your bank statement against your ledger, matching entries and listing reconciling items (uncleared cheques, deposits in transit, bank charges, unrecorded entries) with the adjusted balance. Use it for month-end bank recon. For the full close, use the Month-End Close Checklist Generator.

Month-End Close Checklist Generator

Generates a tailored month-end close checklist — bookkeeping, reconciliations, accruals, statutory dues and review — with owners and a suggested day-by-day sequence. Use it to close the books faster and cleaner. For bank recon specifically, use the Bank Reconciliation Assistant.

Chart-of-Accounts Designer

Designs a practical chart of accounts for your business and industry — grouped by standard heads with GST ledgers — ready for Tally/Zoho/QuickBooks, with reporting tips for your MIS needs. Use it to set up clean books. To categorise transactions into it, use the Transaction Categorizer.

GST Input-Credit Reconciliation

Reconciles input tax credit between your purchase register and GSTR-2B, classifying matched, mismatched and missing credits with action items and the amount claimable now. Use it as your ITC control before filing. For a quick 2B-vs-books mismatch flag, use the GST Mismatch on AP tool.

Trial-Balance Anomaly Detector

Reviews a trial balance for anomalies — wrong-sign balances, unusual ratios, likely misclassifications and suspense items — with cleanup suggestions. Use it as a pre-close or pre-audit sanity check. For transaction-level review, use the Bookkeeping Review.

Depreciation Schedule Builder

Builds an asset-wise depreciation schedule under the Companies Act (useful-life SLM/WDV) and/or the Income-Tax Act (block-of-assets WDV with the half-year rule). Use it for statutory and tax depreciation. For the journal entries, use the Journal-Entry Generator.

Accruals & Prepaids Scheduler

Computes period-end accruals (expenses incurred not billed) and prepaid amortisation (paid in advance), with the journal entries. Use it at close to book accruals and prepaids correctly. For the whole close, use the Month-End Close Checklist Generator.

Petty Cash / Expense Reconciliation

Reconciles expense claims and petty cash against receipts and policy, flagging missing receipts, policy breaches and duplicate claims, with the closing petty-cash balance. Use it to control expense reimbursements. For fraud patterns across claims, use the Expense-Fraud Pattern Scanner.

GST & Sales Tax

Sales Tax Nexus Analysis

Maps your GST/tax nexus across states — registration obligations, e-commerce rules, filing calendar and penalty exposure — for a multi-state business. Use it to know where you must register and file. To just check registration eligibility, use the GST Registration Eligibility Checker; for income-tax nexus, use the Multi-State Income Tax Nexus tool.

GST Registration Eligibility Checker

Determines whether — and in which states — your business must register for GST, covering thresholds and special-category triggers, with the registration steps and documents. Use it before registering. For the wider multi-state map use the Sales Tax Nexus Analysis.

GSTR-1 Preparation Checklist

Produces a GSTR-1 readiness checklist — which tables to fill, what goes in each, reconciliation checks and the due date — for your sales profile. Use it to prepare your outward-supplies return correctly. For the summary return and ITC use the GSTR-3B & ITC Worksheet.

GSTR-3B & ITC Worksheet

Computes your GSTR-3B summary and eligible input tax credit, applying Rule 36(4)/2B matching and blocked-credit rules, to give net tax payable and cash-vs-credit split. Use it to prepare the summary return. For a full ITC reconciliation use the GST Input-Credit Reconciliation.

E-Invoicing Readiness Assessor

Checks whether GST e-invoicing (IRN/IRP) applies to you and how to get IRP-ready — onboarding steps, exemptions and the knock-on effects on e-way bills and GSTR-1. Use it if you are near the turnover threshold. For the e-way bill rules specifically, use the E-Way Bill Requirement Checker.

GST Notice Response Drafter

Drafts a structured, professional reply to a GST department notice (ASMT-10, DRC-01, GSTR-3A, etc.) with a point-wise response, legal basis and documents to annex. Use it to respond to a GST notice on time. For an income-tax notice, use the Income-Tax Notice Response Drafter.

GST Composition Scheme Advisor

Assesses whether the GST Composition Scheme lowers your tax and compliance burden vs the regular scheme, with the applicable rate, pros/cons and a recommendation. Use it to decide your GST scheme. For registration eligibility, use the GST Registration Eligibility Checker.

E-Way Bill Requirement Checker

Determines when an e-way bill is required for a goods movement, how to generate it, its validity, and who fills Part A vs Part B. Use it before dispatching goods. For e-invoicing applicability, use the E-Invoicing Readiness Assessor.

R&D & Tax Credits

R&D Tax Credit Analysis

Analyses your R&D activities and spend to identify qualifying tax benefits (Section 35(2AB) weighted deduction, DSIR, 80-IAC) and the documentation needed. Use it to scope your R&D tax benefit. For the specific 35(2AB) test use the Section 35(2AB) Weighted-Deduction Assessor; for DSIR recognition use the DSIR Recognition Application Guide.

Section 35(2AB) Weighted-Deduction Assessor

Assesses eligibility for the Section 35(2AB) in-house R&D deduction — the DSIR-approval dependency, qualifying vs non-qualifying spend, estimated deduction and steps. Use it to test this specific benefit. For the broader R&D benefit scan, use the R&D Tax Credit Analysis; for DSIR recognition, use the DSIR Recognition Application Guide.

DSIR Recognition Application Guide

Guides your company through DSIR in-house R&D unit recognition — eligibility, application steps and forms, documents, timeline and the benefits it unlocks (35(2AB), concessions, grants). Use it to get DSIR recognition. To then test the deduction, use the Section 35(2AB) Weighted-Deduction Assessor.

Startup 80-IAC Tax-Holiday Checker

Assesses whether your DPIIT-recognised startup qualifies for the Section 80-IAC tax holiday (100% profit deduction for 3 of 10 years), the conditions and application steps. Use it to check and claim the startup tax holiday. For SEZ/export benefits, use the SEZ / Export Incentive Mapper.

SEZ / Export Incentive Mapper

Maps the export-linked tax and duty benefits your unit can claim — SEZ, STPI, RoDTEP, duty drawback, EPCG, GST zero-rating/LUT — with eligibility and how to claim. Use it to capture export incentives. For state industrial incentives, use the State Industrial Incentive Finder.

Patent Box (Sec 115BBF) Advisor

Advises on the Section 115BBF patent-box regime — the concessional 10% tax on royalty from patents developed and registered in India, its conditions and trade-offs. Use it if you earn patent royalties. For other R&D benefits, use the R&D Tax Credit Analysis.

R&D Documentation Pack Builder

Builds an audit-ready R&D documentation pack — a technical narrative (objective, uncertainty, systematic work, outcome) and an evidence checklist — to support your R&D tax claims. Use it to substantiate a claim. To test eligibility first, use the Section 35(2AB) Weighted-Deduction Assessor.

State Industrial Incentive Finder

Surfaces the state industrial-policy incentives your unit can claim — capital subsidy, SGST reimbursement, power tariff, stamp-duty waiver, employment incentives — with eligibility and authority. Use it to capture state benefits. For central export/R&D incentives, use the SEZ / Export Incentive Mapper.

Revenue Recognition

ASC 606 / Ind AS 115 Revenue Schedule

Produces a compliant revenue-recognition schedule and journal entries for a contract under Ind AS 115 / ASC 606 / IFRS 15, applying the 5-step model. Use it for a full rev-rec treatment. For individual steps use the Performance-Obligation Identifier, Standalone Selling Price Allocator or Variable Consideration Estimator.

Performance-Obligation Identifier

Unbundles a contract into distinct performance obligations under Ind AS 115 / ASC 606 (Step 2), with the reasoning and recognition pattern for each. Use it to identify what to recognise separately. To then allocate the price, use the Standalone Selling Price Allocator.

Standalone Selling Price Allocator

Allocates the transaction price across performance obligations on a relative standalone-selling-price basis under Ind AS 115 / ASC 606 (Step 4), showing the discount applied. Use it after identifying obligations. For the recognition schedule and entries, use the ASC 606 / Ind AS 115 Revenue Schedule.

Variable Consideration Estimator

Estimates variable consideration (expected-value vs most-likely-amount) and applies the constraint under Ind AS 115 / ASC 606 (Step 3), giving the constrained transaction price. Use it to handle rebates, bonuses, penalties and returns in revenue. For price allocation, use the Standalone Selling Price Allocator.

Contract-Modification Treatment

Determines the accounting for a contract modification under Ind AS 115 / ASC 606 — separate contract vs prospective (termination-and-new) vs cumulative catch-up — with the reasoning and impact. Use it for an amendment, upsell or scope change. For the base schedule, use the ASC 606 / Ind AS 115 Revenue Schedule.

Deferred Revenue Roll-Forward

Builds the deferred-revenue roll-forward for the period (opening + billings – recognised $\pm$ adjustments = closing) with reconciliation checks and an RPO note. Use it to prove your deferred-revenue balance. For the SaaS-metric bridge, use the Subscription MRR-to-GAAP Bridge.

Subscription MRR-to-GAAP Bridge

Bridges your SaaS operating metrics (MRR/ARR) to recognised GAAP revenue under Ind AS 115 / ASC 606, explaining the timing differences (upfront billing, usage, setup fees). Use it to reconcile MRR to the P&L. For the deferred-revenue waterfall, use the Deferred Revenue Roll-Forward.

Rev-Rec Disclosure Note Drafter

Drafts the revenue-recognition disclosure note for your financial statements under Ind AS 115 / ASC 606 — policy, disaggregation, performance obligations, timing, contract balances and judgements. Use it for your annual accounts. For a pre-audit gap check, use the Audit-Readiness Rev-Rec Checklist.

Audit-Readiness Rev-Rec Checklist

Produces a pre-audit revenue-recognition readiness checklist against the Ind AS 115 / ASC 606 5-step model — the checks, common gaps and documentation to prepare. Use it before your audit. For the disclosure note, use the Rev-Rec Disclosure Note Drafter.

Payroll Compliance

Multi-State Payroll Compliance

Produces a state-by-state payroll obligation map — PF, ESI, Professional Tax, LWF, Shops & Establishment and salary TDS — for a multi-state workforce. Use it to get distributed-team payroll compliance right. For a single obligation, use the PF/EPF Guide, ESI Applicability Checker or Professional Tax State Matrix.

PF / EPF Applicability & Filing Guide

Advises on EPF applicability, the 12%+12% contribution split, the wage ceiling and ECR filing steps for your organisation. Use it to get PF compliance right. For ESI, use the ESI Applicability Checker; for the whole payroll picture, use the Multi-State Payroll Compliance tool.

ESI Applicability Checker

Determines ESI applicability (10+ employees in notified areas, ₹21,000 wage ceiling), which employees are covered, contribution rates, benefits and filing steps. Use it to get ESI compliance right. For PF, use the PF / EPF Applicability & Filing Guide.

Professional Tax State Matrix

Provides professional-tax slabs, registration types (PTEC/PTRC) and deposit/return due dates for each state you employ in (some states levy no PT). Use it to deduct and deposit PT correctly. For LWF, use the Labour Welfare Fund Tracker.

Gratuity & Bonus Calculator

Computes statutory gratuity (15/26 formula, 5-year eligibility, cap) and annual bonus (8.33-20%, wage/eligibility limits) per employee. Use it to size gratuity and bonus liabilities. For a full exit settlement, use the Full-and-Final Settlement Calculator in the HR vertical.

TDS-on-Salary (Form 16) Worksheet

Computes annual TDS on salary under Sec 192 — exemptions (HRA, standard deduction), Chapter VI-A and the monthly deduction — for Form 16 purposes. Use it to deduct the right salary TDS. To choose a regime, use the Old vs New Regime Optimiser.

Labour Welfare Fund Tracker

Provides Labour Welfare Fund applicability, employee/employer contribution and deposit frequency for each state (many states have no LWF). Use it to handle LWF deductions and deposits. For professional tax, use the Professional Tax State Matrix.

Minimum Wages Compliance Checker

Checks whether your wages meet applicable state minimum wages by skill category and scheduled employment (basic + VDA), flagging non-compliant or borderline roles with the shortfall. Use it to avoid underpaying below the statutory floor. For PF/ESI, use the respective checkers.

Payslip & Payroll Register Generator

Produces a compliant payslip layout and outlines the payroll register — earnings, statutory deductions (PF/ESI/PT/TDS) and net pay. Use it to generate payslips and structure your register. For salary TDS numbers, use the TDS-on-Salary (Form 16) Worksheet.

Forensic & Fraud

Forensic Accounting Analysis

Analyses transaction data for fraud indicators — Benford anomalies, duplicates, round-number clustering, unusual timing, related-party patterns and control gaps — with a fraud-risk score. Use it for a preliminary forensic scan. For a specific test use the Benford Law Analyzer, Ghost-Vendor Detector or Expense-Fraud Pattern Scanner.

Benford Law Analyzer

Runs a Benford first-digit distribution test on a numeric dataset to flag anomalous patterns that suggest manipulation, with the deviation, suspect digits and caveats. Use it as a statistical red-flag scan. For a broader fraud analysis, use the Forensic Accounting Analysis.

Ghost-Vendor / Ghost-Employee Detector

Flags ghost-vendor/ghost-employee indicators — shared bank accounts, missing KYC/PAN, addresses matching employees, sequential invoices, threshold-edge amounts — with recommended tests. Use it to detect fictitious payees. To clean the vendor master, use the Duplicate Vendor-Master Cleanup.

Expense-Fraud Pattern Scanner

Scans expense claims for fraud patterns — duplicates, round numbers, just-below-approval-threshold, weekend/holiday spikes, missing receipts and split claims — with the suspect total. Use it to detect expense abuse. For routine reconciliation, use the Petty Cash / Expense Reconciliation.

Revenue / Sales Manipulation Detector

Surfaces revenue-manipulation indicators — period-end channel stuffing, cut-off issues, bill-and-hold, round-tripping and unusual returns — with tests to run. Use it to spot aggressive or fictitious revenue. For an entity-level fraud view, use the Fraud Risk Assessment Report.

Related-Party Transaction Mapper

Maps related-party transactions and flags disclosure/approval gaps under the Companies Act (Sec 188) and Ind AS 24, plus arm's-length and TP concerns. Use it to surface undisclosed related-party flows. For TP documentation, use the Transfer-Pricing Documentation Guide.

Bank / Cash Embezzlement Indicators

Identifies bank/cash embezzlement indicators — lapping, kiting, skimming, delayed deposits, unexplained adjustments and weak segregation of duties — with recommended actions. Use it when you suspect cash misappropriation. For an entity-wide view, use the Fraud Risk Assessment Report.

Whistleblower Complaint Triage

Triages a whistleblower complaint — assessing credibility, severity and scope and recommending an investigation plan — mindful of confidentiality and vigil-mechanism norms. Use it to handle an internal complaint properly. For serious matters, involve legal/forensic professionals and the audit committee.

Fraud Risk Assessment Report

Builds an entity-level fraud-risk scorecard across key processes (procurement, payroll, cash, revenue, IT) using the fraud-triangle lens, with a risk register and top priorities. Use it to assess and reduce fraud risk. For a specific scheme, use the targeted forensic tools.

Unclaimed Property

Unclaimed Property Compliance

Produces an unclaimed-property / escheatment compliance guide — IEPF, RBI and state dormancy obligations, a checklist by liability type and a filing calendar. Use it to handle dormant liabilities correctly. For IEPF share/dividend transfers use the IEPF Transfer Eligibility Checker; to find dormant items in your books use the Dormant Liability Scanner.

IEPF Transfer Eligibility Checker

Checks whether shares/dividends must transfer to the IEPF (7 consecutive years unclaimed), the company's obligations and how a shareholder can claim back. Use it to assess an IEPF transfer. To recover already-transferred amounts, use the IEPF-5 Refund Claim Guide.

Dormant Liability Scanner

Identifies dormant/aged liabilities in your books — uncashed cheques, stale advances, unclaimed credits — that need action, write-back assessment or statutory transfer, with a Sec 41(1) tax note. Use it to clean up old liabilities. For the escheatment filing, use the Escheatment Filing Pack Builder.

IEPF-5 Refund Claim Guide

Guides filing Form IEPF-5 to recover shares and dividends already transferred to the IEPF — the claimant and company/RTA steps, documents and common rejection reasons. Use it to claim back from the IEPF. To first check if a transfer is due, use the IEPF Transfer Eligibility Checker.

Unclaimed Bank Deposits Locator Guide

Guides tracing and claiming dormant/unclaimed bank deposits in India via the RBI UDGM portal and the bank claim process, with the depositor vs legal-heir paths. Use it to recover an inactive deposit. For unclaimed insurance, see the Unclaimed Life Insurance Guide in the Insurance vertical.

Vendor / Customer Credit Recovery

Helps your business identify and reclaim its own balances held by third parties — security deposits, advances, credit notes and overpayments — with claim-letter points. Use it to recover money owed to you. For credits within your own books, use the Unapplied Credit / Debit-Note Recovery tool.

Due-Diligence Owner-Outreach Letter

Drafts due-diligence / owner-outreach letters that a company sends before transferring unclaimed amounts to the IEPF or writing them back, with an audit-log note. Use it to satisfy the pre-transfer notice requirement. For the full filing pack, use the Escheatment Filing Pack Builder.

Escheatment Filing Pack Builder

Assembles the statutory unclaimed-property/IEPF filing pack — the forms, schedules and reconciliations — for your entity, with a due-date calendar. Use it to file IEPF returns. To send pre-transfer notices first, use the Due-Diligence Owner-Outreach Letter.

SaaS & Vendor Spend

SaaS Vendor Spend Audit

Analyses your SaaS subscription list to find duplicate tools, over-provisioned seats, cheaper alternatives and unused apps, with a monthly savings estimate and action plan. Use it to cut software spend. For seat-level detail use the License Right-Sizing Analyzer; to spot overlaps use the Shadow-IT / Duplicate-Tool Finder.

License Right-Sizing Analyzer

Matches software seats to actual usage and recommends seat cuts and plan downgrades, with the monthly saving per tool. Use it to cut licence waste. For a full subscription review, use the SaaS Vendor Spend Audit; for overlaps, use the Shadow-IT / Duplicate-Tool Finder.

Renewal Negotiation Brief

Builds a vendor renewal negotiation brief — leverage points, benchmarks, target asks, BATNA and an opening email script. Use it before a software/vendor renewal. To catch renewal deadlines, use the Contract Auto-Renewal Tracker.

Shadow-IT / Duplicate-Tool Finder

Detects duplicate/overlapping tools and shadow-IT spend across teams and recommends consolidation with governance controls. Use it to find hidden and redundant software. For seat-level waste, use the License Right-Sizing Analyzer.

Contract Auto-Renewal Tracker

Builds an auto-renewal tracker that surfaces notice-period deadlines so you avoid unwanted renewals, sorted by urgency with a recommended action per contract. Use it to control auto-renewing contracts. To negotiate a renewal, use the Renewal Negotiation Brief.

Cloud Cost (AWS/Azure/GCP) Optimizer

Recommends cloud cost optimisations (right-sizing, reserved/savings plans, idle cleanup, storage tiering, autoscaling, spot) with estimated monthly savings and effort. Use it to cut your AWS/Azure/GCP bill. For SaaS tools, use the SaaS Vendor Spend Audit.

Vendor Consolidation Planner

Plans vendor consolidation to gain volume discounts and cut admin — recommended vendor count per category, estimated saving and execution steps — while avoiding single-source risk. Use it to rationalise a fragmented vendor base. For software vendors specifically, use the SaaS Vendor Spend Audit.

Telecom / AMC Expense Audit

Audits recurring telecom and AMC spend for inactive lines, plan mismatches, duplicate/expired AMCs and overcharges, with the monthly saving and actions. Use it to cut recurring telecom/maintenance cost. For freight/utility bills, use the Freight & Utility Bill Audit.

Cap Table & Equity

Cap Table Analysis

Analyses a cap table — current and fully-diluted ownership, dilution on the next round, red flags and a valuation narrative for a data room. Use it to understand ownership and dilution. To model a specific round use the Funding-Round Dilution Modeller; for a Rule 11UA valuation memo use the FMV Valuation Narrative tool.

Funding-Round Dilution Modeller

Models a funding round's dilution — pre/post-money, new-investor stake, ESOP top-up and per-holder dilution, with price per share. Use it to see who dilutes and by how much. For the full cap-table view, use the Cap Table Analysis; for convertibles, use the Convertible / SAFE Conversion Modeller.

ESOP Pool Designer

Sizes and structures an ESOP pool — pool %, grant guidelines by level, vesting and exercise — with tax and Companies Act notes. Use it to design employee equity. To explain grants to employees, use the ESOP Communication Note in the HR vertical; for round dilution, use the Funding-Round Dilution Modeller.

Convertible / SAFE Conversion Modeller

Models how convertible notes or SAFEs convert at your priced round — cap vs discount, interest accrual and resulting ownership — with the founder dilution impact. Use it before a priced round with outstanding instruments. For the round dilution itself, use the Funding-Round Dilution Modeller.

Liquidation-Waterfall Calculator

Computes a liquidation waterfall for an exit — preference stacking, participating vs non-participating, and the convert-to-common choice — showing each holder's payout and the founder/common share. Use it to see how sale proceeds split. For a term sheet's preference terms, use the Term-Sheet Plain-English Explainer.

FMV Valuation Narrative (Sec 56 / Rule 11UA)

Drafts a defensible fair-market-value valuation narrative for share issuance under Sec 56(2)(viib)/Rule 11UA (DCF or NAV), with an angel-tax note — a drafting aid for CA certification. Use it to support a share issue price. A registered valuer/merchant-banker certificate is still legally required.

Vesting Schedule Builder

Builds a vesting schedule (cliff + periodic vesting) and explains leaver and acceleration mechanics for a founder or employee grant. Use it to lay out a vesting timeline. For sizing the whole pool, use the ESOP Pool Designer.

Term-Sheet Plain-English Explainer

Explains a startup term sheet in plain English — economics and control terms — flagging founder-unfriendly clauses and their real impact, with negotiation priorities. Use it before signing. Get a startup lawyer to review too; to model the preference at exit, use the Liquidation-Waterfall Calculator.

Secondary Sale / Buyback Analyzer

Analyses a secondary share sale or company buyback — proceeds, capital-gains tax and cap-table effect. Use it to understand the tax and dilution of a secondary/buyback. For capital gains on listed securities generally, use the Capital-Gains Computation tool.

Budgeting & FP&A

Budget & Forecast Framework

Builds a structured forecast framework — key drivers with base/bull/bear assumptions, revenue and cost model, quarterly projections, break-even and runway. Use it as the backbone for a financial model. For a full-year P&L plan use the Annual Operating Plan Builder; for scenarios use the Scenario / Sensitivity Planner.

13-Week Cash-Flow Forecast

Builds a rolling 13-week direct cash-flow forecast, week by week, flagging the weeks you may run short and the levers to close gaps. Use it to stay ahead of liquidity. For a full-year P&L plan, use the Annual Operating Plan Builder.

Annual Operating Plan Builder

Turns your drivers into a full-year P&L plan — assumptions, annual P&L, quarterly shape and key risks. Use it to build a driver-based operating plan. For scenarios on the plan, use the Scenario / Sensitivity Planner; for short-term liquidity, use the 13-Week Cash-Flow Forecast.

Scenario / Sensitivity Planner

Builds base/upside/downside scenarios and a sensitivity view on your key value drivers, showing which variables move the outcome most. Use it to stress-test a plan. For the base plan itself, use the Annual Operating Plan Builder.

Unit-Economics Analyzer

Computes your unit economics — contribution margin, CAC, LTV, LTV:CAC, payback — with a verdict and the levers that most improve them. Use it to test whether growth is profitable. For runway, use the Burn-Rate & Runway Calculator.

Burn-Rate & Runway Calculator

Computes gross/net burn, runway in months, burn multiple and your approximate zero-cash date, with guidance on extending runway and when to raise. Use it to know how long your cash lasts. For fundraising readiness, use the Fundraising Readiness Assessor.

Break-Even Analyzer

Computes break-even volume and revenue, contribution margin and margin of safety, plus what-if effects of a price or cost change. Use it to find where you start making profit. For per-customer economics, use the Unit-Economics Analyzer.

Variance (Budget vs Actual) Analyzer

Performs budget-vs-actual variance analysis line by line — splitting price/volume/cost/timing drivers and highlighting the material items management should act on. Use it in your monthly review. For the plan you are comparing against, use the Annual Operating Plan Builder.

Headcount Plan Modeller

Models a cost-loaded hiring plan — fully-loaded cost per hire, monthly cost curve and full-year people cost — tied to your budget. Use it to plan headcount affordably. For the P&L it feeds, use the Annual Operating Plan Builder.

Working-Capital Optimiser

Analyses your cash conversion cycle (DSO, DIO, DPO) and quantifies the cash you can free up by improving each lever. Use it to release working capital. To size a bank OD against your cycle, use the Working-Capital Limit Calculator.

Grant & Fund Accounting

Grant & Fund Accounting Guide

Produces a fund-accounting framework for your grants — restricted-fund structure, chart-of-accounts additions, a compliance checklist and a utilisation-certificate outline. Use it to track grants correctly. For a utilisation certificate use the Grant Utilisation Certificate Builder; for FCRA use the FCRA Compliance Checklist.

FCRA Compliance Checklist

Provides an FCRA compliance checklist for your NGO — the SBI Delhi FCRA account, registration/renewal, no-sub-granting rule, FC-4 annual return, utilisation limits and asset rules — with prohibited actions to avoid. Use it to stay FCRA-compliant. For domestic grants, use the Grant & Fund Accounting Guide.

CSR (Schedule VII) Spend Tracker

Computes and tracks your CSR obligation (2% of average net profit, Sec 135), checks Schedule VII eligibility of funded projects, handles unspent-CSR treatment and reporting (CSR-2). Use it to manage CSR compliance. For utilisation certificates, use the Grant Utilisation Certificate Builder.

Grant Utilisation Certificate Builder

Drafts a grant Utilisation Certificate in the standard format funders and auditors expect — grant details, sanctioned vs utilised head-wise, balance and certification. Use it to report grant spend to a funder. For a full donor report, use the Donor Reporting Pack Generator.

12A / 80G Registration Guide

Guides 12A (income-tax exemption) and 80G (donor deduction) registration for your NGO under the current Form 10A/10AB regime — benefits, forms, validity, documents and steps. Use it to get your NGO tax-registered. For audit readiness, use the Form 10B / Nonprofit Audit Readiness tool.

Fund-wise Allocation Worksheet

Builds a fund-wise (restricted-fund) cost-allocation worksheet that splits shared costs across grants while respecting each grant's admin-cost cap and program scope, flagging cap breaches. Use it to allocate shared costs correctly across grants. For the fund structure, use the Grant & Fund Accounting Guide.

Donor Reporting Pack Generator

Generates a donor reporting pack — narrative, financial summary (budget vs actual) and outcome indicators — in a funder-ready template. Use it to report to a funder on a program. For the utilisation certificate, use the Grant Utilisation Certificate Builder.

Form 10B / Nonprofit Audit Readiness

Builds a nonprofit audit-readiness checklist and clarifies Form 10B vs 10BB applicability — covering books, corpus/restricted funds, the 85% application rule, investments and FCRA. Use it to prepare your NGO for statutory audit. For 12A/80G registration, use the 12A / 80G Registration Guide.

Offshore & Outsourcing

Offshore vs Onshore Cost Analysis

Builds a full cost comparison of your roles — India vs an onshore country vs hybrid — covering total cost of employment, savings and quality/risk notes. Use it to build the offshoring business case. For a captive-centre model use the GCC (Captive Centre) Cost Model; for build-vs-buy use the Build-vs-Buy-vs-Outsource Modeller.

Build-vs-Buy-vs-Outsource Modeller

Models build-in-house vs buy/SaaS vs outsource for a function — on total cost, control, speed and risk — with a recommendation and break-even. Use it to decide how to deliver a function. For a captive-centre model, use the GCC (Captive Centre) Cost Model.

GCC (Captive Centre) Cost Model

Builds a Global Capability Centre (captive) cost model for India — fully-loaded people cost, facilities, setup, overheads and cost per FTE — vs third-party outsourcing, with risks. Use it to plan a captive/GCC. For the offshore-vs-onshore role comparison, use the Offshore vs Onshore Cost Analysis.

Contractor-vs-Employee Cost Comparison

Compares the true cost of a contractor vs a full-time employee — statutory loading (PF, gratuity, benefits), TDS/GST treatment and hidden costs — with the break-even and trade-offs. Use it to decide how to engage talent. Also weigh misclassification and IP-assignment risks.

Vendor SLA / Penalty Cost Modeller

Models the expected cost/benefit of SLA and penalty terms in a vendor contract — service-credit impact by scenario and negotiation points to tighten. Use it to evaluate SLA terms before signing. For the transition plan, use the Outsourcing Transition / KT Planner.

Outsourcing Transition / KT Planner

Builds an outsourcing transition and knowledge-transfer plan — phases, risks, one-time cost, governance and people impact. Use it to move a function to a vendor smoothly. To evaluate the SLA terms first, use the Vendor SLA / Penalty Cost Modeller.

Direct Tax

Multi-State Income Tax Nexus

Analyses multi-state operations for income-tax nexus, inter-state income attribution, transfer-pricing risk and advance-tax obligations. Use it for corporate tax exposure across states. For GST nexus use the Sales Tax Nexus Analysis; for cross-border PE use the Permanent Establishment (PE) Risk Assessor.

Advance Tax Calculator

Computes your advance-tax liability and the quarterly instalment schedule (15/45/75/100% by 15 Jun/Sep/Dec/Mar), with 234B/234C interest awareness. Use it to pay advance tax on time. For salary TDS use the TDS-on-Salary (Form 16) Worksheet; to choose a regime use the Old vs New Regime Optimiser.

TDS Applicability & Rate Finder

Finds the correct TDS section, rate and threshold for any payment, the amount to deduct, and the no-PAN higher rate, plus deposit and return dates. Use it before making a payment that may attract TDS. For salary TDS specifically, use the TDS-on-Salary (Form 16) Worksheet.

Permanent Establishment (PE) Risk Assessor

Assesses cross-border Permanent Establishment risk under Indian law and DTAA principles (fixed-place, agency, service, SEP/equalisation-levy), with tax consequences and mitigation. Use it when a foreign entity has an India footprint. For multi-state domestic nexus, use the Multi-State Income Tax Nexus tool.

Transfer-Pricing Documentation Guide

Outlines the transfer-pricing study your related-party dealings require — the most appropriate method, documentation (local file/master file/CbCR), Form 3CEB filing and benchmarking. Use it to scope TP compliance. For undisclosed related-party flows, use the Related-Party Transaction Mapper.

Income-Tax Notice Response Drafter

Drafts a structured reply to an income-tax notice (143(1), 143(2), 148, etc.) for the e-proceedings portal — a plain-English explanation, point-wise response and documents to upload. Use it to respond to an IT notice. For a GST notice, use the GST Notice Response Drafter.

MAT / AMT Calculator

Computes MAT (Sec 115JB) or AMT (Sec 115JC), compares it with your normal tax, and shows the carry-forward credit. Use it when deductions push your normal tax below the MAT/AMT floor. For capital gains, use the Capital-Gains Computation tool.

Capital-Gains Computation (Securities & Assets)

Computes capital gains on shares, mutual funds, gold and other non-property assets — holding period, indexation, 111A/112A rates and loss set-off. Use it to work out your capital-gains tax. For a secondary/buyback, use the Secondary Sale / Buyback Analyzer.

Old vs New Regime & Deduction Optimiser

Compares the old vs new tax regime for an individual and recommends the optimal choice with a deduction plan and the annual saving. Use it at the start of the year or before filing. For advance-tax instalments, use the Advance Tax Calculator.

Insurance Premium Recovery

Workers Comp Premium Audit

Analyses your job roles for workmen-compensation premium misclassifications (e.g. office staff coded as site workers) and estimates the annual saving from correcting them. Use it to cut an inflated WC premium. To confirm the insurance the law requires, use the Statutory Insurance Compliance Checker.

Group Health Premium Benchmarker

Benchmarks your group health (GMC) premium against typical market pricing given demographics, sum insured and claims ratio, and suggests optimisation and renewal leverage. Use it to judge if your GMC premium is fair. For overall cover gaps, use the Insurance Coverage Adequacy Review.

Insurance Coverage Adequacy Review

Reviews your business insurance adequacy across property, liability, people and statutory covers, flagging gaps and over-insurance. Use it to find where you are under- or over-covered. For premium fairness, use the Group Health Premium Benchmarker; for mandatory covers, use the Statutory Insurance Compliance Checker.

Claims-History Loss-Ratio Analyzer

Computes your loss ratios year by year and projects the renewal-premium impact (loading/discount direction), with actions to improve the ratio. Use it to anticipate a renewal. For a fair-premium benchmark, use the Group Health Premium Benchmarker.

Premium Dispute / Refund Letter

Drafts a professional letter disputing an incorrect insurance premium or charge — with a factual and contractual basis, remedy sought and escalation path (grievance → IRDAI Bima Bharosa / Ombudsman). Use it to challenge an unfair premium or double charge. To assess if the premium is fair first, use the Claims-History Loss-Ratio Analyzer.

Statutory Insurance Compliance Checker

Identifies the statutory/mandatory insurance your business must carry — EC Act workmen compensation, motor third-party, Public Liability Act cover — with the basis and consequence of missing each, and the WC-vs-ESI overlap. Use it to confirm legal insurance compliance. For overall adequacy, use the Insurance Coverage Adequacy Review.

Fractional CFO

Fractional CFO Report

Turns your financials into a board-ready CFO report — executive summary, revenue and margin analysis, cash-flow commentary, KPI table and risks. Use it for a board or investor pack. For a monthly investor email use the Investor Update / MIS Drafter; for the board slide narrative use the Board Deck Narrative Generator.

Board Deck Narrative Generator

Drafts the finance section of a board deck from your numbers — executive summary, highlights, lowlights, KPI commentary, asks and a slide outline. Use it to prepare a board meeting. For the full CFO report, use the Fractional CFO Report; for an investor email, use the Investor Update / MIS Drafter.

Investor Update / MIS Drafter

Writes a concise monthly investor update in the classic format — TL;DR, metrics, wins, challenges, asks — plus notes on what the internal MIS should add. Use it for your investor email. For the board deck narrative, use the Board Deck Narrative Generator.

KPI Dashboard Designer

Designs a KPI framework — a north-star metric plus supporting KPIs with definitions, targets, owners and review cadence — for your business model and stage, with a dashboard layout. Use it to run the business on the right numbers. For the finance report, use the Fractional CFO Report.

Fundraising Readiness Assessor

Scores how ready you are to raise across metrics, materials, data room and story, and prioritises what to fix first, with a data-room checklist and a realistic timeline. Use it before starting a raise. To model the round's dilution, use the Funding-Round Dilution Modeller.

Financial Model Reviewer

Critiques your financial model for common errors, unrealistic assumptions, internal inconsistencies and missing drivers, with a credibility score. Use it to pressure-test a model before sharing it. For the forecast structure, use the Budget & Forecast Framework.

Profitability / Margin Analyzer

Tears down profitability by product, segment or channel — margin leaders and drains — and recommends mix, pricing and cost actions. Use it to find where you actually make (and lose) money. For cost-cutting ideas, use the Cost-Reduction Opportunity Finder.

Cash-Conversion-Cycle Optimiser

Analyses and optimises your cash conversion cycle, quantifying the cash freed by each improvement lever (collections, inventory, payment terms). Use it to shorten the gap between paying suppliers and getting paid. Related: the Working-Capital Optimiser covers the same cycle from a balance view.

Cost-Reduction Opportunity Finder

Surfaces prioritised cost-reduction opportunities — quick wins vs structural — with estimated savings, effort and risk, and a sequencing plan. Use it to cut cost without hurting the business. For where the profit actually sits, use the Profitability / Margin Analyzer.

Financing & Capital

Business Loan Readiness Assessor

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.

Loan Option Matcher

Matches your need to suitable loan products — MUDRA, CGTMSE collateral-free, term loan, cash credit/OD, LAP, NBFC, invoice discounting, Stand-Up India — with fit, rate and collateral notes. Use it to pick the right product. To check readiness first, use the Business Loan Readiness Assessor.

Working-Capital Limit Calculator

Estimates the cash-credit / OD limit your business can get using common bank methods (Turnover/Nayak 20% and operating-cycle/MPBF). Use it to size a working-capital ask. To improve the underlying cycle, use the Working-Capital Optimiser.

Project Report / DPR Builder

Generates a bankable Detailed Project Report (DPR) — promoter background, market, technical, cost of project and means of finance, projected P&L/cash flow, break-even and repayment — with key ratios. Use it to apply for project finance. For the document pack, use the Loan Application Document Checklist.

Loan Application Document Checklist

Produces the exact document pack your lender and loan type require — KYC, financials, business and collateral documents — with presentation tips. Use it to assemble a complete loan file. To check overall readiness, use the Business Loan Readiness Assessor.

Creditworthiness / CIBIL Improvement Plan

Builds a plan to improve your business (CIBIL CMR) and promoter credit scores to strengthen loan approval odds — likely issues, a phased action plan and quick wins. Use it before applying, if your score is weak. To then match a product, use the Loan Option Matcher.

Invoice Discounting / Factoring Advisor

Advises on unlocking cash from receivables — TReDS (for MSMEs), factoring or bill discounting — with fit, indicative cost and recourse. Use it when cash is stuck in invoices. To size a bank OD instead, use the Working-Capital Limit Calculator.

Term-Loan EMI & Amortisation Modeller

Builds the full EMI and year-by-year amortisation schedule for a term loan — interest/principal split and the effect of a moratorium or prepayment. Use it to understand a loan's true cost and repayment shape. To size the limit, use the Working-Capital Limit Calculator.

Capital Subsidy / Government-Scheme Finder

Surfaces the capital-subsidy and credit-linked schemes your project can tap (CLCSS, PMEGP, PMFME, state industrial policies, sector schemes), with benefit, eligibility and how to apply. Use it to fund a project with subsidy. For state-specific industrial incentives, use the State Industrial Incentive Finder.

Loan Restructuring / OTS Proposal Drafter

Drafts a loan restructuring or one-time-settlement (OTS) proposal to your lender — background, reason for stress, proposed terms and a viable repayment plan — framed constructively. Use it when you cannot service a loan on current terms. For large or NPA accounts, seek professional advice too.

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.