

INTERACTIVE CREDIT ASSISTANT

Interrogate the FAME report like a senior analyst would.

AskFAME turns FinAGG's FAME report — the consented triangulation of GST, bank, financials, bureau, fraud checks and the AI PD — into a chat surface. Ask anything in plain English; get a cited answer in seconds, grounded in the same numbers your committee will see.

INPUTS · TRIANGULATED

GST Sales & P...
GSTR-1 · GSTR-...

Bank Stateme...
CREDIT · DEBIT...

Financial Rati...
DSCR · LEVERAG...

Credit Bureau
CIBIL · VINTAG...

Fraud / Negat...
PAN · GST · WA...

AI PD Report
RM-LED PD · VA...

LIVE

LLM · GROUNDED

AskFAME

Reasons across all sources, cites the row it used.

OUTPUTS · CITED

Q&A Plain-English answers grounded in FAME data.

FLAGS Fraud, mismatch & concentration alerts in line.

GAPS Cash-flow shortfalls vs. asked exposure.

MEMO One-click insertion into the credit memo.

Fraud · Early Warning USE CASE · 01

RM Any red flags between GST returns and bank credits last quarter for Divyang Marketing?

Yes — a 14% mismatch in Q3 FY26. GSTR-1 sales exceed identified bank credits by ₹38.4 L; this gap did not exist in Q1 or Q2.

GSTR-1 SALES	₹2.74 Cr
BANK CREDITS MATCHED	₹2.36 Cr
GAP · Q3	₹0.38 Cr · 14%

§ GSTR-1 Q3
§ AXIS · 5821
§ RULE F-04

Cash Flow · Gap USE CASE · 02

RM Does the bank statement support the ₹2.5 Cr working-capital ask, or is there a shortfall?

Partial — a ₹0.7 Cr structural gap. Avg monthly inflow ₹35.1 L vs. operating outflow ₹41.0 L. Existing CC of ₹4.81 Cr already runs at 69% utilisation.

AVG INFLOW / MO	₹35.1 L
AVG OUTFLOW / MO	₹41.0 L
RECURRING GAP	₹5.9 L / mo

§ BANK · 12M
§ DSCR
§ PD · END-USE

01 **FAME runs the consented triangulation**

GST, bank, financials, bureau, fraud and the AI PD assemble into one structured ledger.

02 **Ask in plain English**

From the workbench sidebar — "show concentration risk", "explain the bounce in May", "summarise PD".

03 **Answer cites the source row**

Every figure links back to the GSTR, bank line or PD answer it came from. One click into the memo.