



Live in 14 banks & NBFCs

Catch the next ₹100 Cr fraud before your next CIBIL pull.

FinAGG.AI continuously monitors every MSME on your book — GST, banking, MCA, GSTR-2A — and surfaces diversion, fake-invoice and dummy-supplier patterns the bureau cannot see. One score. One queue. Every morning.

<p>MONITORED MSMEs</p> <p>12</p> <p>₹20.50 Cr sanctioned</p>	<p>CRITICAL RISK</p> <p>2</p> <p>Action required</p>	<p>HIGH RISK</p> <p>3</p> <p>Investigate this run</p>	<p>FLAGGED EXPOSURE</p> <p>₹15.95 Cr</p> <p>78% of book</p>
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FRAUD SIGNALS — BUILT INTO FAMESCORE

<p>Diversion of Funds</p> <p>Loan disbursement routed to non-business or related-party accounts</p>	<p>22/100</p> <p>PATTERN</p>
<p>Fake Invoice Fraud</p> <p>Invoices to cancelled/suspended GSTINs or circular supplier rings</p>	<p>26/100</p> <p>PATTERN</p>
<p>Dummy / Circular Transactions</p> <p>High-ticket invoices with zero bank settlement</p>	<p>31/100</p> <p>PATTERN</p>
<p>Stock Position Fraud</p> <p>Declared stock vs FAME-implied stock from GST + bank</p>	<p>82/100</p> <p>PATTERN</p>
<p>HSN Code Fraud</p> <p>Declared business nature vs actual HSN purchase mix</p>	<p>88/100</p> <p>PATTERN</p>

SAMPLE BORROWER FILE · R-6 VS R-5

Rajesh Enterprises Critical

38 B-1042 · PAN AAACR4521K · Thane, MH · ₹1.00 Cr sanction

Diversion Fake Invoice Dummy

METRIC	LAST	THIS	Δ
Banking-to-Turnover	142%	71%	↓ 71pt
GST sales (TTM)	₹9.20 Cr	₹6.85 Cr	↓ 25.5%
Top-5 customer share	54.0%	61.2%	↑ 7.2pt
GSTR-1 filing delay	2 days	5 days	↑ 3.0d
Inward bounce rate	1.4%	2.1%	↑ 0.7pt
Avg bank balance	₹28.0 L	₹22.0 L	↓ 21.4%

FROM SANCTION TO SURVEILLANCE

<p>01 - CONNECT</p> <p>Plug in your book</p> <p>PAN, GSTIN, sanction, disbursement account. Day-1 baseline in 4 hours.</p>	<p>02 - PULL</p> <p>Daily multi-source pulls</p> <p>GST 1/2A/3B, AA banking, MCA, e-invoice, IRP-NCLT — consent-fenced.</p>	<p>03 - SCORE</p> <p>FameScore + delta</p> <p>0-100 score per borrower per run, with 12-metric side-by-side delta.</p>	<p>04 - ACT</p> <p>Triaged alert queue</p> <p>Critical / High flags into your CIU with FameReport PDF and SLA timer.</p>
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₹427 Cr

Bad-loan exposure
flagged for member
banks in 2025

11 days

Median lead-time over
CIBIL on the first fraud
signal

3.2x

Lift in catch rate vs.
quarterly bureau-only
review

94%

Analyst-confirmed
precision on Critical-tier
flags

PILOT PROGRAMME · Q3 ONBOARD

Run FAME against 50 borrowers from your book this week.

Send a sanitised borrower list — PAN + GSTIN + sanction. We
return a baseline FameScore, fraud-pattern map and Critical-
tier shortlist within 96 hours. No commitment, no integration.

[Book a pilot →](#)

CONTACT

MAIL cic@finagg.ai

WEB finagg.ai/cic

TEL +91 80 4567 8910

HQ Bengaluru · Mumbai



finagg.ai/cic

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