



Pro Analyser Report Guide: Turning Bank Data into Instant Decisions

Turning Each Report into Clear Decisions

The Pro Analyser Report is designed to solve the biggest pain point in financial assessment: **slow and unreliable data verification**. Our report instantly transforms raw bank statements into a standardized, **tamper-proof scorecard for Credit Risk, Operations, and Audit teams**.

This guide explains what each report means and, more importantly, **how it helps you make faster, safer decisions**.

Benefit	Solves the Pain Point of:
1. Instant Confidence	<i>Untrustworthy/Tampered Data (Manual Verification)</i>
2. Fraud Detection	<i>High Risk of Undetected Fraud (Human Error)</i>
3. Automated Structuring	<i>Slow Turnaround Time (Manual Data Entry & Categorization)</i>

Section 1: Authentication & Risk (The Trust Check)

These tabs are your first stop for instantly validating the statement's authenticity and identifying immediate red flags.

Report Tab Name	What It Is	How This Helps Your Business (Your Value)
Overview	Statement Authenticity. Confirms the account details, statement period, and critically, displays the Accuracy Score . 100% Accuracy means the balance of every transaction has been reconciled and the file is non-tampered.	ELIMINATE FRAUD: Provides the instant, verifiable proof that the data source is legitimate, saving days of manual verification.
Red Alerts	High-Risk Indicator Summary. A quantified list of all suspicious activities or irregular patterns detected (e.g., frequent cash deposits, irregular transfers).	RAPID RISK FILTERING: Guides you immediately to potential issues, allowing you to focus your attention on, and mitigate, specific risks instead of hunting through data.
Red Alert Details	Detailed Evidence. Provides the transaction-level data (Date, Description, Amount) for every single flag summarized in the Red Alerts tab.	ACCELERATED DUE DILIGENCE: Provides the exact evidence needed for an auditor or underwriter to question or resolve a potential fraud or risk scenario.
Duplicate Txns	Redundant Transaction Listing. Lists any transaction that appears multiple times in the source statement.	PREVENT OVER-ESTIMATION: Ensures that income or expenses aren't counted multiple times due to bank statement formatting errors or attempts at padding figures.

Section 2: Cash Flow & Liquidity (The Stability Check)

These tabs provide the essential monthly and daily view of the account's financial health.

Add a photo or video of the product here

Report Tab Name	What It Is	How This Helps Your Business (Your Value)
Cashflow Summary	Gross Monthly Flow. An overall monthly summary of Total Credit, Total Debit, and Net Cash Flow, including any Cheque Return counts (CHQ RETN).	QUICK LIQUIDITY VIEW: Offers the simplest, top-level view of monthly financial performance.
Biz Cashflow	Business-Specific Flow. A <i>filtered</i> view of the Cashflow Summary that isolates true operational flow by excluding non-core activities (e.g., internal transfers, personal funds movement).	TRUE REVENUE ASSESSMENT: Provides a cleaner, more realistic view of the business's core income for better underwriting decisions.
Monthly Summary / Summary	Detailed Monthly Channel Breakdown. Breaks down the monthly Credit and Debit totals by payment channel (IMPS, NEFT, RTGS, CASH) and specific expense categories.	CHANNEL RISK & GRANULARITY: Allows you to spot reliance on high-risk channels (like high-value CASH) and understand the full composition of funds flow.
Daily Balance	Daily Liquidity Health Check. A calendar-style table showing the closing balance on every single day across the statement period.	IDENTIFY LIQUIDITY CRISES: Reveals how often the balance dropped dangerously low (near-zero days), indicating potential working capital stress that a simple monthly average would hide.

Section 3: Obligations & Commitments (The Liability Check)

These tabs verify all regular income and liabilities, independent of the applicant's self-declaration.

Report Tab Name	What It Is	How This Helps Your Business (Your Value)
Recurring Credits	Stable Income Verification. Identifies and groups all regular, predictable incoming payments (e.g., salary, fixed monthly revenues).	CONFIRM INCOME RELIABILITY: Provides instant evidence of stable income sources and uses the Misses column to flag skipped or failed payments, indicating income risk.
Recurring Debits	Fixed Expense Verification. Identifies and groups all regular, predictable outgoing payments (e.g., SIPs, recurring vendor payments, rent).	ACCURATE DTI CALCULATION: Verifies the full scope of fixed monthly burdens beyond EMIs, ensuring your debt-to-income (DTI) calculations are accurate.
Loans / EMI Txns / Loan Txns	Comprehensive Debt Discovery. These related tabs identify, list, and group all loan repayments and EMI transactions.	EXPOSE UNDECLARED DEBT: Reveals all existing loan obligations, even those not voluntarily disclosed by the applicant, to ensure a complete Total Debt Burden calculation.
Salary Txns	Isolated Salary Data. A standalone list of transactions flagged as salary deposits.	TARGETED INCOME ANALYSIS: Useful for quickly validating the size and consistency of base salary transfers.

Section 4: Detailed Transaction Analysis (The Forensic Check)

These tabs offer deep dives into specific transaction types and counterparties.

Report Tab Name	What It Is	How This Helps Your Business (Your Value)
Categories	Overall Financial Breakdown. Summarizes total funds flow by payment channel (IMPS, CASH, UPI) and by general expense types (Utility, Insurance, Loan).	MACRO RISK VIEW: Easily visualize the borrower's spending habits and financial sophistication. High cash percentages, for instance, signal potential risk.
Counterparty	Top Relationship Summary. Lists the top parties (who the account transacts with) by total value and number of transactions (Credit and Debit).	VERIFY BUSINESS RELATIONS: Confirms major income sources and key vendors for a business, or unusual relationships for an individual, helping assess concentration risk.
Counterparty Monthly	Time-Series Relationship View. Breaks down the transactions with top counterparties month-by-month.	SPOT TREND MANIPULATION: Allows your team to see if activity with a specific party suddenly spiked or dropped, which may indicate financial manipulation or a sudden business change.
PartyWise Txns	Individual Counterparty Transaction List. Provides the full transaction history for each key counterparty identified in the Counterparty tab.	DRILL-DOWN VETTING: Enables targeted investigation into the detailed history with any single suspicious or high-risk party.
High Value Txns	Significant Fund Movement. Lists all incoming and outgoing transactions that exceed a certain threshold (usually high value, predefined).	UNUSUAL ACTIVITY DETECTION: Quickly flags large, irregular funds movements that demand closer scrutiny.

Section 5: Operational & Specific Transactions (The Fine Print Check)

These tabs isolate small, specific data points that reveal operational habits or distress.

Report Tab Name	What It Is	How This Helps Your Business (Your Value)
Utility Txns	Utility & Operational Payments. Groups all payments for services like electricity, internet, rent, tax, and insurance.	OPERATIONAL STABILITY: Verifies if key operational bills are being paid consistently and on time.
Cash & ATM Txns	Cash Transactions. A separate list of all cash deposits and withdrawals (including ATM).	CASH RELIANCE ASSESSMENT: Clearly separates cash flow from digital flow, critical for assessing the transparency and formal nature of the business's operations.
Charges Txns	Bank Charges/Fees. Lists all debits categorized as bank service charges.	FEES VERIFICATION: Useful for verifying the overhead cost of maintaining the account and flagging frequent charges (e.g., late payment fees) that may signal poor financial management.
Chq Txns	Cheque Transactions. Lists all transactions initiated via cheque.	CHEQUE ACTIVITY TRACKING: Isolates a potentially high-risk payment channel for focused review.
Chq RETN Txns	Cheque/ECS Return Details. Lists all failed Cheque or Electronic Clearing Service (ECS) debits.	FAILURE WARNING: Provides hard proof of recent default or payment failure risk, an essential red flag for credit approval.
Recurring & Loan Txns	Combined Detail. A consolidated list of all transactions that are recurring, loan-related, or EMI-related.	SIMPLIFIED REVIEW: Provides a single chronological view of all major fixed obligations and income streams.
All Txns	The Raw Statement. The complete, itemized, and	SOURCE OF TRUTH: The underlying data set used to generate all other reports. (Your

standardized list of every
transaction

analysts will rarely need this, as
the other tabs extract the value.)



Contact Us ↗

Still, there are queries? Feel free to contact us. Using the link -

<https://wa.me/+916374345280>