



FINVIGIL INSIGHTS PRIVATE LIMITED

Risk Intelligence | Credit Insights | Decision Confidence

Transforming Data into Actionable Risk Intelligence

For smarter business decisions, stronger governance, and better cash-flow control.

BOARD-GRADE

ACTIONABLE

GLOBAL-READY

Who We Are

Finvigil Insights Pvt. Ltd. is a next-generation credit intelligence and risk advisory firm enabling organizations to mitigate financial risk, strengthen governance, and optimize cash flows. We operate at the intersection of data analytics, financial intelligence, and business risk management to deliver decision-ready insights for leadership teams.

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What Problem We Solve

Organizations today face

- Rising bad debts and credit losses
- Increasing Days Sales Outstanding (DSO)
- Limited visibility on customer and vendor risk
- Fragmented data across ERP, legal, banking, and compliance systems
- Pressure from banks, auditors, and investors for governance transparency

How Finvigil responds

- Integrated company due diligence and credit assessment
- Holistic risk visibility through EFRI®-based dossiers
- Working-capital and collection insights for AR improvement
- Board-level dashboards, risk matrices, and decision tools
- Actionable intelligence instead of static compilation

Core Services

01 Company Check Report

Financial analysis, credit assessment, legal and compliance verification, and exposure insights for confident onboarding.

02 Company Risk Dossier (EFRI®)

A 360° view of financial risk, governance and ESG signals, supply-chain exposure, and credit scoring.

03 Country Risk Dossier

Macroeconomic, political, regulatory, trade, and currency risk review for safer cross-border decisions.

04 Accounts Receivable Management

DSO reduction strategies, collection prioritization, and customer risk segmentation for stronger cash flow.

05 Business Intelligence & Strategic Insights

Industry benchmarking, competitor intelligence, and market-entry analysis for sharper positioning.

06 Legal & Litigation Intelligence

Case tracking, dispute-risk assessment, and regulatory red-flag analysis to reduce exposure.

07 International Trade & Policy Intelligence

Trade-regulation updates, export-import risk analysis, and geo-economic insights for global trade decisions.

08 Risk Advisory & Consulting

Credit policy design, governance frameworks, and board-level dashboards to institutionalize risk management.

Signature Differentiators

EFRI® - Enterprise Financial Risk Index

- Combines financial ratios, governance risk, ESG indicators, and supply-chain exposure.
- Produces a composite risk score with practical

Finvigil 360° RiskGuard™

- Integrates financial data, legal exposure, compliance signals, and market intelligence.
- Moves beyond static reporting to dynamic risk intelligence.



interpretation.

Board-Grade Decision Tools

- Traffic-light dashboards, credit policy matrices, and risk heatmaps.
- Designed for CFOs, boards, credit committees, and leadership reviews.

Beyond KYC Approach

- Traditional KYC asks who the counterparty is.
- Finvigil asks whether they can pay, whether you should engage, and what the exposure truly is.

Key Benefits to Organizations

- Protect cash flow by reducing bad debts and improving collections
- Identify hidden risks early and avoid high-risk counterparties
- Enable structured credit approvals, pricing, and limit setting
- Strengthen governance, transparency, and audit readiness
- Increase credibility with lenders, investors, and rating stakeholders
- Support faster, smarter, data-backed decisions

Who Should Consider Finvigil

- CFOs and finance leaders
- Credit and risk heads
- Banks and NBFCs
- MSMEs and mid-corporates
- Exporters and importers
- Family businesses moving toward governance-led growth
- Companies preparing for funding, IPO, or expansion

OUR PROMISE

“We do not sell reports. We deliver decision confidence, cash-flow protection, and governance credibility.”

Why Finvigil Insights

- Integrated risk intelligence instead of fragmented data points
- Proprietary frameworks such as EFRI® and RiskGuard™
- Board-level reporting capability with actionable recommendations
- India-focused execution with global business applicability

Connect with Finvigil Insights Pvt. Ltd.

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