Praavo

Weekly read

Sharma Packaging Works (dummy business) - Week ending 23 October 2026
SAMPLE: every business and figure here is invented, to show the format.

Owed to you	Past due	Past due over 60 days	Slower than last month
Rs. 14,60,000	***Rs. 8,90,000***	***Rs. 4,77,500***	***2 customers***

Call these five first

Customer	Past due	Oldest	Why	Next step
Bhagat Agro Traders	Rs. 2,85,000	74 days	Paid 8 of the last 12 bills more than 30 days late; 2 more bills went past due this week	Call today; ask for part payment before the next order
Sai Rice Mills	Rs. 1,92,500	61 days	Used to pay in about 35 days; the last 4 bills took about 58 days	Ask for a payment date; hold new orders above Rs. 50,000
Kumar Foods Pvt Ltd	Rs. 1,40,000	48 days	Paid 11 of 12 on time until August; the last 3 were late	Friendly reminder; check whether a bill is in dispute
Metro Snacks	Rs. 96,000	39 days	First late payment in 14 months	Gentle reminder
Ganga Provision Store	Rs. 54,000	33 days	Pays about 3 weeks late every month; steady, not getting worse	Offer shorter terms on the next order

Slower than last month

- Bhagat Agro Traders: average days to pay 41 to 63 over the last 3 months
- Sai Rice Mills: average days to pay 35 to 58 over the last 4 bills

Reminder draft (opens in your own WhatsApp; you press send)

Namaste Mr. Bhagat, invoices INV-1042 and INV-1057 (Rs. 2,85,000 in total) are now past due. Could you please share the payment date this week? Thank you. Sharma Packaging Works

Every line comes from fixed rules applied to the business's own bills. Each "Why" states what the bills show. This is a decision aid, not a credit rating. The owner decides.