

Turn Messy Financial Statements into Spreads in Minutes, Not Hours



Industry
Specialty Chemicals

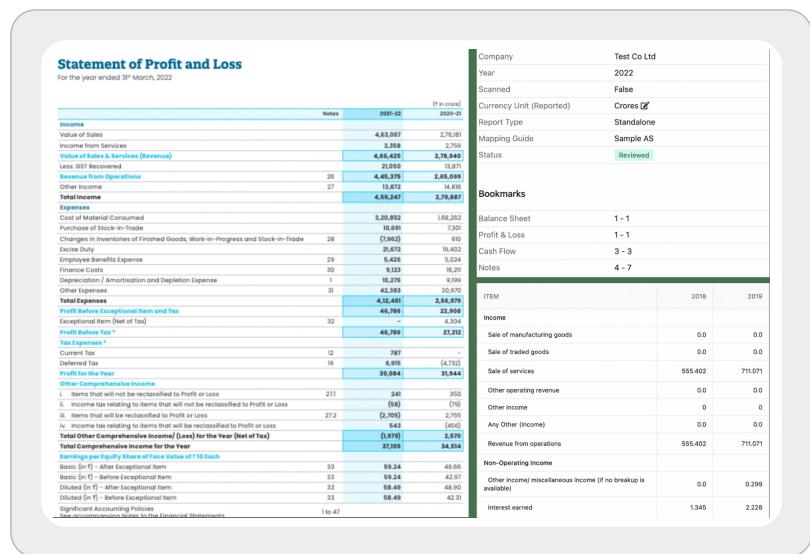


Stop wrestling with unstructured data and Excel spreadsheets. Our AI converts complex financial statements into spreads, scorecards, and memos - automatically.

Financial statements are the backbone of credit and risk decisions-but analyzing them is still largely manual, time-consuming, and error-prone.

Borrower financials arrive in inconsistent formats, buried tables, scanned PDFs, and varying accounting structures, forcing analysts to spend hours on spreadsheet-driven financial spreading.

The result is slower credit cycles, subjective interpretations, and limited scalability-at a time when speed, accuracy, and consistency matter more than ever.



Statement of Profit and Loss
For the year ended 31st March, 2022

Notes	2021-22	(₹ in crores)	
Income			
Value of Sales	4,63,067	2,76,181	
Income from Services	3,158	1,795	
Value of Goods & Services (Revenue)	4,66,225	2,78,976	
Less GST Recovered	21,050	13,871	
Revenue from Operations	4,45,175	2,65,099	
Other Income	27	18,872	
Total Income	4,45,247	2,73,867	
Expenses			
Cost of Material Consumed	3,14,352	1,68,262	
Purchase of Stock-in-Trade	16,489	10,261	
Changes in Inventories of Finished Goods, Work-in-Progress and Stock-in-Trade	(7,962)	610	
Excise Duty	21,672	16,402	
Employee Benefits Expense	5,024	5,024	
Finance Cost	50	1,223	
Depreciation / Amortisation and Depletion Expense	1	10,278	
Other Expenses	31	42,383	
Total Expenses	4,32,461	2,64,879	
Profit before Exceptional Item and Tax	45,786	27,212	
Exceptional Item (Net of Tax)	32	4,304	
Profit Before Tax *	45,786	27,212	
Tax Expenses *	1,159	1,159	
Current Tax	12	787	-
Deferred Tax	19	6,916	(4,732)
Profit for the Year	39,644	31,844	
Other Comprehensive Income			
i. Items that will not be reclassified to Profit or Loss	271	241	350
ii. Income tax relating to items that will not be reclassified to Profit or Loss		(16)	(76)
iii. Items that will be reclassified to Profit or Loss	272	(3,205)	2,755
iv. Income tax relating to items that will be reclassified to Profit or Loss		42	(60)
Total Other Comprehensive Income/(Loss) for the Year (Net of Tax)	(1,679)	2,879	
Total Comprehensive Income for the Year	37,705	34,514	
Earnings per Equity Share of Face Value of ₹10 Each			
Basic (₹)	33	59.24	49.08
Basic (₹) - Before Exceptional Item	33	69.24	43.97
Diluted (₹) - After Exceptional Item	33	58.49	48.90
Diluted (₹) - Before Exceptional Item	33	58.49	42.31

Company Overview

Company	Test Co Ltd	
Year	2022	
Scanned	False	
Currency Unit (Reported)	₹	
Report Type	Standalone	
Mapping Guide	Sample AS	
Status	Reviewed	
Bookmarks		
Balance Sheet	1 - 1	
Profit & Loss	1 - 1	
Cash Flow	3 - 3	
Notes	4 - 7	
ITEM	2018	2019
Income		
Sale of manufacturing goods	0.0	0.0
Sale of traded goods	0.0	0.0
Sale of services	555,402	711,071
Other operating revenue	0.0	0.0
Other income	0	0
Any Other (Income)	0.0	0.0
Revenue from operations	555,402	711,071
Non-Operating Income		
Other income/(miscellaneous income (if no breakup is available))	0.0	0.299
Interest earned	1,345	2,228

GLIB's Solution

Financial Statement Analyzer automates the full spread process with agentic AI: from extraction and classification to ratios, scorecards, and insights - aligned to your credit policies and accounting standards.

Automated Spreading

Automatically generate financial spreads - multi-year balance sheets, P&L, cash flows - without manual Excel work.

Ratios & Analytics

Financial ratios and trend analytics are computed instantly to support credit assessments.

Multilingual & Flexible

Supports 25+ languages and both public and private company filings.

Batch Processing

Upload hundreds of financial statements at once and get results in minutes.

Custom Taxonomy & Control

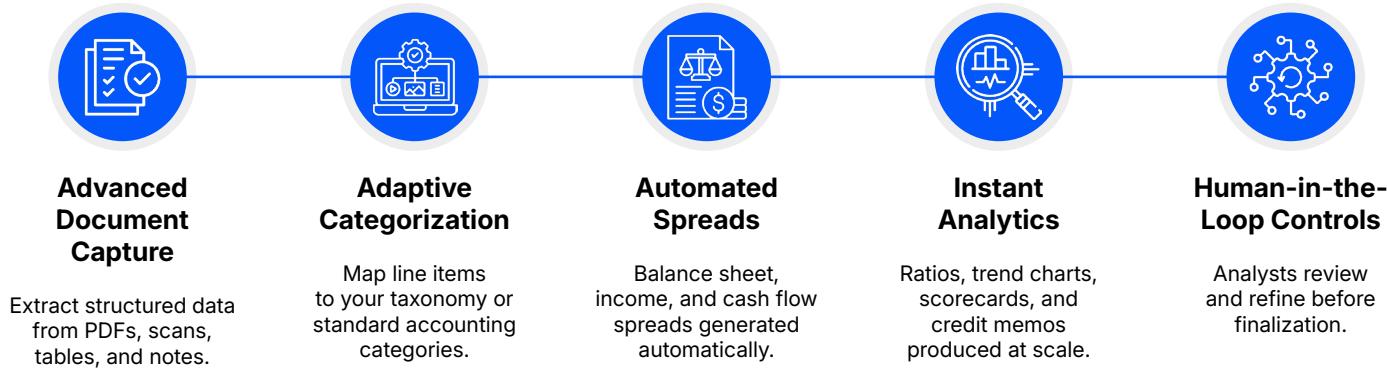
Adapt to your chart of accounts, scoring models, and compliance frameworks.

From messy statements to complete spreads in minutes

Financial spreading is more than transcription - it's the analytical foundation that determines credit worthiness, risk appetite, and loan structuring.

Automated spreading removes manual bottlenecks, reduces errors, and enables consistent analysis across borrowers.

HOW IT WORKS



Why Financial Institutions Choose GLIB

Used by leading banks, NBFCs, and fintechs to:

- ✓ Improve underwriting accuracy
- ✓ Shorten loan approval cycles
- ✓ Increase operational efficiency
- ✓ Reduce fraud and compliance risk



ABSA Bank – Africa's Largest Banking Operations One of Africa's largest banks processes 75,000+ loan applications annually. GLIB.ai transformed their operations

Pre-GLIB	Post-GLIB	Impact	Outcome
Manual extraction of 8 documents per application; processing in hours	Automated processing in <2 minutes per application	14x cost reduction; fastest decisioning in the market	Enabled quick lending products and competitive advantage

**Stop wrestling with spreadsheets. Start making confident credit decisions.
BOOK A DEMO and see automated financial spreading in action.**

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