BUSINESS ANALYSIS CASE STUDY · ORDER-TO-CASH · RUPAK GHANPATHI

Every rupee needs an owner.

A distributor short payment is usually three things at once: tax withheld, a valid claim, and a dispute. I designed the workflow that separates them on the day the payment arrives.

THE SAME ₹20,000 GAP, TWO WORKFLOWS (ILLUSTRATIVE)

Today (hypothesised)

Day 31 · ₹20,000

still unexplained after 9 emails. Payer found by hand, owner unclear, approval over email, visible only at month-end.

Proposed workflow

09:03 · ₹0

unexplained on day 0. ₹1,000 TDS (a tax credit), ₹8,000 evidenced scheme claim accepted by rule, ₹11,000 damage claim disputed with an owner and a 7-day SLA.

FOUR LAYERS

1 Identify. A virtual account per distributor tags every receipt to its payer; unreferenced payments settle the oldest invoice.

2 Split. TDS u/s 194Q is expected once purchases cross ₹50 lakh and matched to Form 26AS; it is a credit, not a loss.

3 Validate. Claims with evidence, within budget and tolerance are accepted by rule; everything else gets a reason, owner and SLA. Nothing is written off automatically.

4 Prevent. Valid claims become credit notes upfront, reported to the IRP within 30 days, so the next payment arrives in full.

SIGNAL FROM PUBLIC FILINGS (FY25 → FY26)

+14.0%
Receivables, ₹658 → ₹750 Cr

+8.8%
Revenue, ₹2,136 → ₹2,324 Cr

≈ ₹34 Cr
above revenue pace (estimate, not a measured backlog)

REQUIREMENTS DELIVERED

- 8 business rules (BR-1 to BR-8) and a reason-code evidence matrix
- An executable specification: the rules running as a desk, with 11 acceptance tests that pass (everyrupee-o2c.vercel.app/desk.html)
- 7 user stories with Given/When/Then acceptance criteria
- 10 UAT cases, including 4 negative control tests
- Traceability from pain point and research to requirement and test
- RACI across AR, Finance, Sales, IT and Audit

VALIDATE AND MEASURE

- Five interviews and one month of receipts; stop if gaps are rare or close fast
- Days deductions outstanding · share auto-classified · invalid deductions recovered · credit notes reported in 30 days · zero wrong write-offs

TRADE-OFFS

- Control before speed; strict matching at launch; ERP stays the system of record; no automatic write-offs

SKILLS SHOWN

Requirements elicitation · Process mapping · Business rules · User stories and acceptance criteria · Traceability · UAT and controls · RACI · Success metrics

Interactive prototype: everyrupee-o2c.vercel.app · Self-initiated from Cello World Ltd's public filings (FY26 consolidated, FY25 restated) and public industry research. Internal processes are hypotheses, not confirmed company practice. Amounts are illustrative. Tax rules summarised for illustration; check current law.