

A study of credit management practices adopted by small businesses: Evidence from OM Engineering Works, Pune.

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Abstract:

This paper looks at how small businesses manage their credit, using examples from OM Engineering Works in Pune. The study focuses on how clients pay their bills, how long payments are overdue, the ratio showing how quickly debts are collected, and how late payments affect how well the business runs. Regression and correlation analyses further explore the relationship between market returns, sales, and receivables, highlighting that internal factors outweigh external market conditions in influencing credit performance. The results highlight how important it is to have clear credit rules, check if customers can pay on time, and use better ways to follow up on payments in order to manage money more effectively and reduce possible problems.

Keywords: Credit Management, Small Business, Receivables, Debtor Turnover, Credit Policy, Cash Flow

I.Introduction

Credit management plays a key role in keeping small businesses financially healthy, as these businesses often depend on payments from customers to keep running.

Small businesses have more risk because they rely on a few customers and may not have strict rules about when customers pay their bills, unlike bigger companies that have a variety of customers and more formal ways to handle credit .The situation at OM Engineering Works in Pune shows how these problems can happen, because late payments have made it hard to manage day-to-day money and forced the company to take out quick loans. Studies show that good credit management helps small businesses stay liquid, make more profit, and keep operating successfully.

Keywords :Credit Risk, Small Business Finance, Cash Flow Management Prior research highlights that effective credit management directly influences liquidity, profitability, and firm survival.

II.Literature review

Research by Nithya Ramachandran in 2020 and a study by Toušek, Hinke, Gregor, and Prokop in 2023 shows that reducing the Cash Conversion Cycle helps a business make more profit because it allows the company to use its money faster for new investments. In small businesses like engineering companies, things like informal lending and not having proper ways to track payments can make it more likely that people won't pay their debts on time. This means that even though credit management is generally known in big companies,

small businesses need strategies that fit their specific situations.

Keywords: Cash Conversion Cycle, Profitability, Working Capital, Small Enterprises

III. Research Problem

Small businesses usually run into big money problems because payments come late, they don't have clear rules for giving credit, and they don't have good ways to check if their customers can pay their bills. Unlike big companies that have organized ways to manage money they are owed, small businesses often rely on casual deals with customers, which puts them at greater risk of not getting paid. At OM Engineering Works in Pune, a large amount of money that customers owe is past due for over 60 to 90 days. This has led to problems with managing day-to-day business funds, slower payments to suppliers, and a need to take out short-term loans. Even though managing credit is really important for keeping a business running and making money, many small companies don't use proper methods to track, collect, and control their money that customers owe. This study looks into how poor credit management, like not having clear credit rules, not following up on payments, and not checking credit risks, affects the financial health and long-term survival of small businesses.

IV. Objectives

- To look into the current credit management methods used by OM Engineering Works, such as how clients pay, the age of outstanding payments, and the ratio showing how quickly debts are turned into cash.
- To check how well the current ways of collecting money are working and to find out where things are missing because there are no

official rules for credit and no checks on whether someone is reliable with money.

- To understand how receivables are connected to financial performance, we use tools like regression, correlation, and descriptive analysis to look at the data statistically.
- To suggest useful methods that help small businesses better manage their credit, improve their cash flow, and lower the chance of unpaid debts.

Keywords: Credit Risk, Receivables Management, Small Businesses, Working Capital, Liquidity Constraints

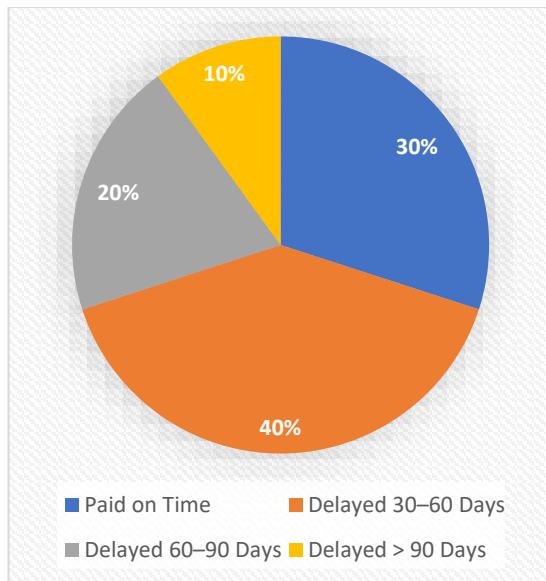
V. Methodology

The study uses a case-based descriptive research approach, concentrating on OM Engineering Works in Pune. Both primary data, like interviews with staff and management, and secondary data, such as sales records and receivables ledgers, were studied. Tools like receivables aging analysis, debtor turnover ratio, correlation, and regression models were used to check the company's credit practices.

Keywords: Case Study, Descriptive Research, Receivables Analysis, Regression

VI. Data analysis & interpretation

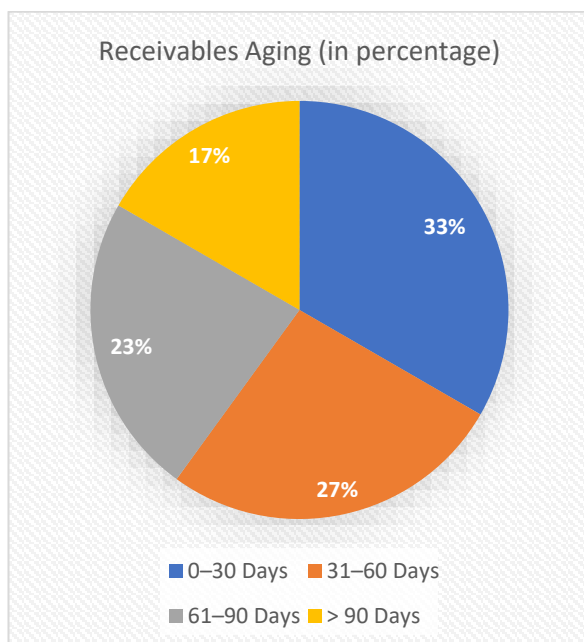
5.1 Client Payment Status



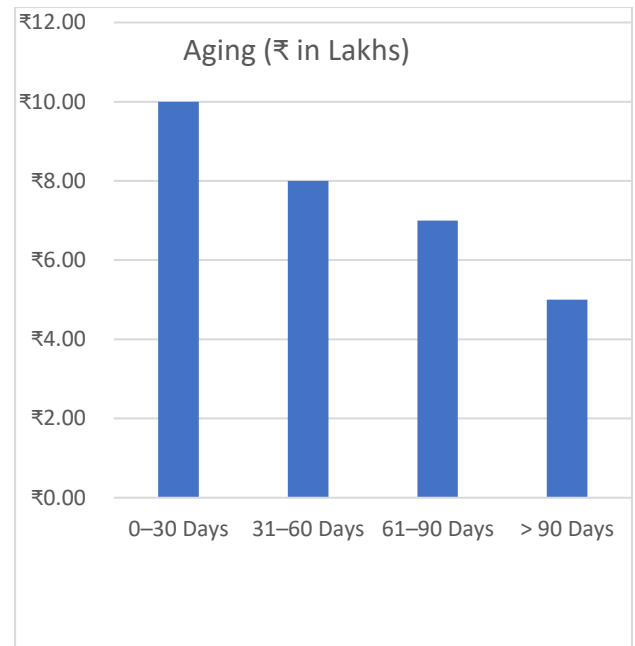
Interpretation:

The pie chart showed that 70% of clients pay their bills late. Out of these, 40% pay 30 to 60 days after the due date, and 10% wait more than 90 days to pay. This pattern shows that credit control is not strong enough, which means there is a big need for better ways to check and follow up on things .

6.2 Receivables Aging



6.3 Aging in lakhs



Interpretation:

The receivables aging report showed that ₹20 lakh, which is 66.7% of the total, were overdue for more than 30 days, and ₹5 lakh were outstanding for over 90 days. This aging profile shows that the company is not collecting payments well and has a big chance of having bad debts.

Debtor Turnover Ratio & Collection Period

Year	Net Credit Sales (₹ Lakhs)	Avg. Receivables (₹ Lakhs)	DT R	Avg. Collection Period (Days)
FY 2024–25	₹ 120.00	₹ 30.00	4	91.25

6.4

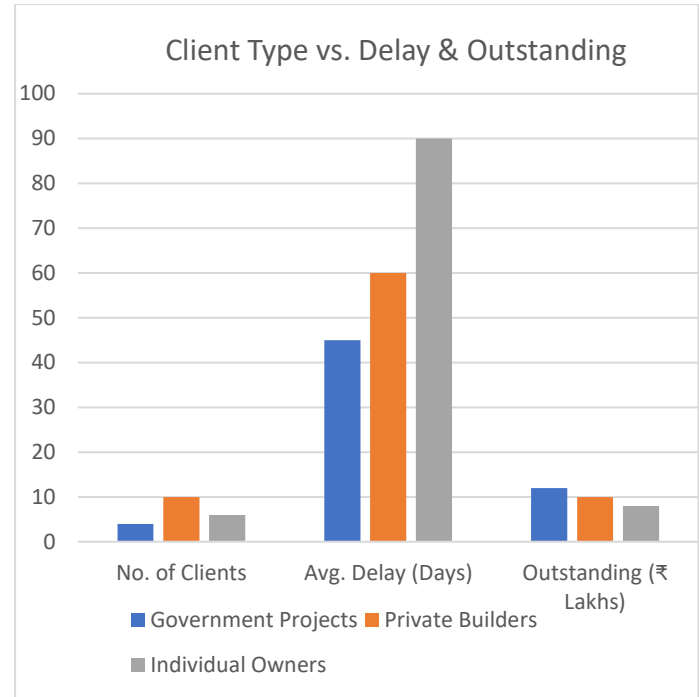
Debtor Turnover Ratio & Collection Period



Interpretation:

The Debtor Turnover Ratio is 4.0, which means that receivables are collected about four times a year. The average time it takes to collect these receivables is 91 days, which is twice as long as the typical industry standard of 30 to 45 days. This shows that the collection process is not working well and that credit policies need to be changed right away.

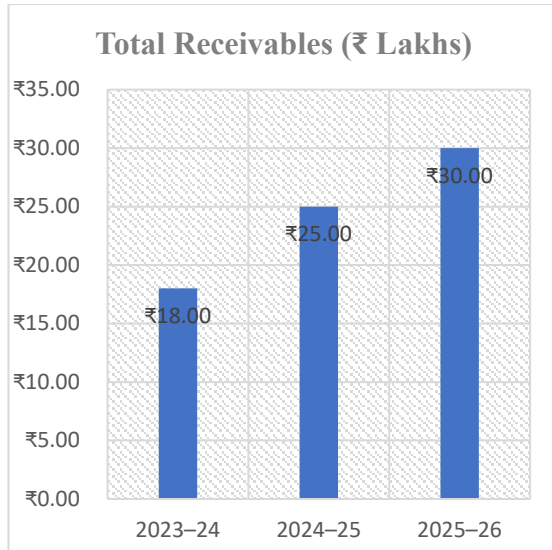
6.5 Client Type vs. Delay & Outstanding



Interpretation:

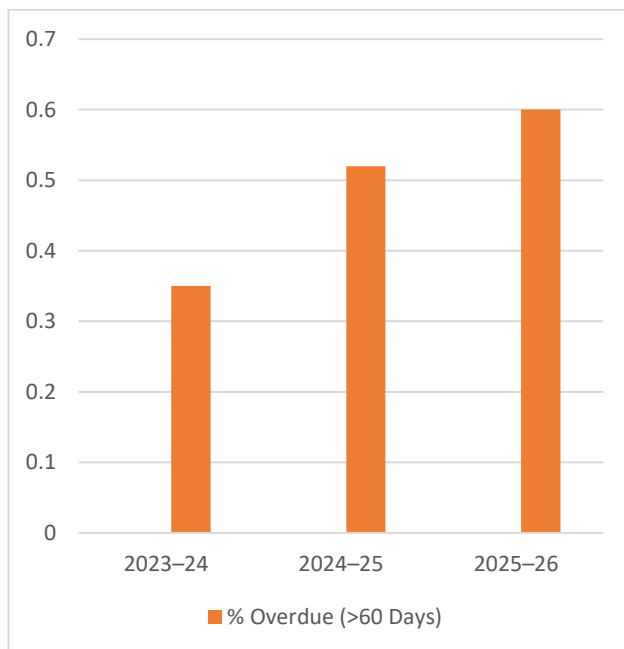
Client Type vs. Debtor Turnover Ratio, Collection Period and Credit Efficiency, Government projects had the biggest amount of money still owed (₹12 lakh) and were delayed by a moderate amount (45 days), while individual clients had the longest delay (90 days). This means that even though institutional clients have bigger financial risks, individual customers are more of a credit risk because they often take longer to settle their payments .

6.6 Receivables Trend Over time



ANOVA	Multiple R			0.144281113	
A	R Square			0.02081704	
	Adjusted R Square	MS	F	-0.030718906	Significance F
	Standard Error			480.7005234	
Regression	1	93337.8	93337.8	0.40393	0.53264
	Observations	7516	7516	2428	6242
Residual	19	4390386.871	231072.9932		
Total	20	4483724.747			

6.7 % overdue (>60 days)



Interpretation:

The amount of money owed by customers increased from ₹18 lakh in 2023–24 to ₹30 lakh in 2025–26. At the same time, the percentage of overdue accounts, which are more than 60 days past due, went up from 35% to 60%. This shows that the company is having more trouble collecting the money it is owed, which is a sign of worsening collection performance. Receivables Growth, Overdue Accounts, and Collection Weakness.

Regression Analysis

Coef ficients	Stand ard Error	t Stat	P- value	Lower 95%	Upper 95%	
Intercept	100.9317343	132.2912817	0.762950763	0.454861859	-175.9571004	377.820569
X Variable 1 (Market Return)	36.50062121	57.4309362	0.635556786	0.532646242	-83.70370973	156.7049522

Interpretation:

The regression results showed an R^2 value of 0.0208, which means only 2.08% of the changes in sales can be explained by the market return. The model wasn't statistically significant ($p = 0.53$), which shows that internal credit policies have a bigger impact on receivables than external markets.

Corelation Analysis

	Revenue CAGR	EPS Growth	ROE
Revenue CAGR	1	0.466572118	0.490133278
EPS Growth	0.466572118	1	-0.084552286
ROE	0.490133278	-0.084552286	1

Variables	Revenue CAGR	EPS Growth	ROE
Revenue CAGR	1	0.47	0.49
EPS Growth	0.47	1	-0.08
ROE	0.49	-0.08	1

Interpretation:

Revenue growth over time showed a moderate connection with earnings per share growth and return on equity, with correlation numbers of 0.47 and 0.49 respectively. However, earnings per share and return on equity had a weak negative link, with a correlation of -

0.08. This means that just because a company's sales are increasing, it doesn't always mean the company is becoming more profitable or generating better returns for its shareholders.

Descriptive Statistics

Mean: 96,805.26

Standard Error: 11,200.46

Median: 51,789.50

Mode(s): Multiple values appear with the same highest frequency (e.g., 41,241; 42,047; 43,613; 43,660; 58,910, etc.)

Standard Deviation: 114,222.74

Sample Variance: 13,046,840,000

Kurtosis: 6.43 (leptokurtic, heavy tails)

Skewness: 2.48 (positively skewed)

Range: 551,015.00

Minimum: 2,689.00

Maximum: 553,704.00

Sum: 10,067,747.16

Count (n): 104 sales

Interpretation:

The sales data showed a lot of variation, with a standard deviation of ₹114,222.74. The distribution was positively skewed, meaning most of the data points were on the lower end, and it had a high peak, which is called leptokurtic, with a kurtosis value of 6.43. There were some extreme values, which made the average less

reliable. This shows that sales are not spread out equally and that there is a need for more consistent credit terms.

VII. Findings and discussion

The analysis shows that late payments and missing clear rules are the main problems for small businesses like OM Engineering Works. Small companies often have bigger problems when credit practices are not good, which can really mess up their daily operations and money management, according to Toušek et al. in 2023. This is different from big companies, which can usually handle credit risks better. The results match what other studies have shown, which stress how important it is to manage working capital well for long-term sustainability.

Keywords: Small Business Challenges, Working Capital, Credit Management

VIII. Conclusion & recommendation

This study finds that OM Engineering Works has problems with managing credit because of informal methods, not checking if customers can pay, and more accounts receivable that are past due. Internal rules within a company are the main reason why sales and money owed to the company change the way they do. Recommendations suggest creating a clear credit policy, checking customers' creditworthiness, applying consequences for delayed payments, and using digital tools to track outstanding payments. By taking these steps, small businesses can boost their cash flow, reduce the chance of bad debt, and make their finances healthier.

Keywords: Credit Policy, Receivables Management, Financial Stability, Small Business Finance.

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