![SREI logo — Together We Make Tomorrow Happen]

SREI INFRASTRUCTURE FINANCE LTD

REQUEST FOR QUOTATION (RFQ) FROM SOFTWARE SOLUTION PROVIDERS FOR DEVELOPMENT, CUSTOMIZATION & MAINTENANCE OF NEW SOFTWARE APPLICATIONS FOR END TO END SUPPLY CHAIN FINANCE LENDING SOLUTION

Sewa Tower, Unit No. – 5C, 5th Floor, Plot No. - 19, Sector 18, Gurugram 122 015 (HR)

Sept' 25

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DISCLAMER

The information contained in this document is provided to the Software Solution Providers (SSP) on the terms and conditions set out in this RFQ document by SREI Infrastructure Finance Ltd (SIFL). The RFQ document contains statements that is believed to be true and reliable but does not purport to provide all of the information that may be necessary or desirable to enable an intending contracting party to determine whether or not to enter into a contract or arrangement with SIFL in relation to the provision of services.

The RFQ document is not a recommendation, offer or invitation to enter into a contract, agreement or any other arrangement, in respect of the services. The provision of the services is subject to observance of the selection process and appropriate documentation being agreed between SIFL and the successful SSP as identified by SIFL, after completion of the selection process. No contractual obligation whatsoever shall arise from the RFQ process unless and until a formal contract is signed and executed by duly authorized officers of SREI Infrastructure Limited with the SSP.

SIFL reserves the right to select or reject proposals based on its own evaluation of the proposals. The evaluation will happen on the basis of stability, capabilities, track records and reputation of the SSP and evaluation of capability of the proposed solution and / or any other parameter deemed fit by SIFL.

The purpose of this RFQ is to provide the SSP with information to assist the formulation of their proposals. This RFQ does not claim to contain all the information each SSP may require. Each SSP should conduct their own investigations and analysis and should check the accuracy, reliability and completeness of the information in this RFQ and where necessary obtain further information from SIFL. SIFL makes no representation or warranty and shall incur no liability under any law, statute, rules or regulations as to the accuracy, reliability or completeness of this RFQ. SIFL may in its absolute discretion, but without being under any obligation to do so, update, amend or supplement the information in this RFQ.

This document is the property of SIFL and is meant for the exclusive purpose of generating proposals as per the Scope of Work indicated. It shall not be copied, distributed or recorded on any medium, electronic or otherwise, without written permission thereof. The use of the contents of this document, even by the authorized personnel / agencies for any purpose other than the purpose specified herein, is strictly prohibited.

RFQ DETAILS

Date of issue of RFQ	23rd Sept 2025
Date of Pre-Bid Meeting	30th Sept 2025
Last date for submission of proposal	6th Oct 2025
Address & Contact Numbers	SREI Infrastructure Finance Limited: Sewa Tower, Unit No. – 5C, 5th Floor, Plot No.- 19, Sector 18, Gurugram 122 015 (HR) Geetika Malhotra 9810832811 Prakhar Srivastava 8168436760 Kalicharan Chatterjee 9051208300
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*SIFL at its own discretion may extend the dates basis the merit of any request received.

DETAILS REQUIRED IN QUOTATION

Proposal from Software Solution Providers (SSP) against this RFQ should contain the following details:

- Detailed profile of the company which includes but not limited to profile of the leadership, credentials and last 3 years financial performance of the SSP including profitability and net worth.
- Number of employees in the company segregated into product related- technical and non-technical employees.
- Number and details of office(s) in India and globally.
- List of key customers of the SSP and details of the solutions which they are using.
- Design and Technical architecture of the complete tech solution
- If some items specified in our scope are unavailable in the proposed solution now but will be available in time to come, then the expected timeline.
- Expected project implementation timeline considering the required customisations (if any)
- Price details for the solution with bifurcations like product cost, implementation cost, costs for customization and cost for licenses and SaaS pricing matrix along with applicable taxes.

- Price details for maintenance & technical support on an annual basis/per man day cost for subsequent period
- Details of terms & conditions for payment and related covenants.
- The prices should be firm and not dependent on any variable factors and expressed in Indian Rupees and should have a validity of not less than 6 months from the date of receipt of the proposal to SIFL
- The overall delivery timeline for the solution from start to end to be provided by the Software Solution Providers.

BUSINESS BACKGROUND

SREI Infrastructure Finance Limited (SIFL) is registered with the Reserve Bank of India (RBI) as a Type II NBFC- ND. SIFL had been one of the premier private sector financing institutions in India. SREI started operations in 1989. For over 30 years, SREI had successfully offered solutions to its customers in Asset Finance & Leasing in the infrastructure sector.

Post obtaining fresh NBFC License SIFL is engaged in the business of offering financing solutions in the form of Loans and Lease to Micro, Small, Medium and Large Business enterprises primarily against security of construction & mining equipment and various other assets.

Going forward SIFL would be engaged in the business of Supply Chain Finance by offering various products like Dealer Finance, Vendor Finance, Trade Advance, SID & PID and Scorecard based lending. Towards accomplishment of the objective, SIFL intends to enhance the technological capabilities by deploying a robust, scalable & flexible solution for delivering its lending objectives.

The scope of desired technological enhancements is given below.

EXISTING IT APPLICATIONS

Following are the various IT applications presently deployed in SIFL:

Sl. No.	Process	Application In Use
1	Loan Origination System	NewGen Software
2	Loan Management System	NewGen Software
3	Treasury	-
4	Financial ERP	Oracle e-Biz
5	Human Resource Management	Employwise (as SaaS)
6	Document Management	OmniDocs from Newgen

INSTRUCTIONS FOR SUBMISSION

Kindly refer to the following while submitting the Quotation.

1. Quotation needs to be given on the company letterhead along with the supporting documents.
2. Scope of Work needs to be submitted along with the supporting documents.
3. The Quotation needs to be in format attached for the detailed Scope of Work.
4. In the attached Excel workbook, in each of the sheets in the column for "Vendor Response" (column C), use the following scores:

   3 = Available out of the box
   2 = Not available at present, but will be available during implementation
   1 = Not available at present, but it is in the roadmap
   0 = Not available and not in the roadmap

5. Any clarification may please be given under "Vendor Remarks" (column D).

   Vendor Response Format

SCOPE OF WORK

Solution should be robust, scalable and capable across web, mobile and other platforms as required by SIFL. The proposed solutions should digitize the manual process covering the complete lifecycle of the debt portfolio, ensuring end to end handling of individual accounts and capable of complying all the statutory and RBI regulatory guidelines.

The solution should be natively embedded with futuristic AI capabilities—including Agentic AI, Generative AI, and Conversational AI—seamlessly integrated across all platforms to drive automation, intelligent decision-making, and enhanced customer experiences.

The solution should be agnostic and elastic, so that it can be deployed in the cloud. The proposed solution should have capability & flexibility to support multiple cloud systems (e.g. AWS, MS Azure, OCI etc.) preferably OCI.

The solution should check/record/verify authentication of source of each transaction like user IDs, IP address, Mac address etc. which is required for audit purpose. Any transaction execution in the solution should happen through a Four Eye Verification principle.

The model offered by the Provider should be a SaaS based model and feasibility provided should be a complete model offering including LOS and LMS and other modules, with maintenance through AMC and capability for easy customization from time to time wherever necessary and applicable.

The solution should be able to monitor all the underlying loans at contract level, report instances of deviations from standards, if any, without manual intervention, in accordance with the regulatory guidelines.

The SSP is expected to provide the solution including middleware (if applicable), facility management, training, documentation, third party utilities and installation, testing, migration,

providing requisite interfaces and providing technical support. The Solution deployment should be cloud agnostic with various cloud systems. (E.g. - AWS, MS Azure, OCI etc.)

The SSP should provide complete information on hardware requirements for the proposed solution. The SSP also should provide the hardware, software and network architecture of the solution offered by means of diagrammatic/pictorial representations, including the project plan for going live. Vendors should also provide security set-up proposed in the solution and various layers of risk identification and mitigation measures and must be ISO certified and comply with CIS guidelines.

Broad Functionality Requirements

1. **Lead Management (CRM)**
   - Anchor On-boarding
   - End to End Lead Management
   - Dealer and Vendor On-boarding
   - ERP Integration for Lead
   - Dashboards
   - AI Analytics
   - Task Management
   - Predictive & Sentiment Analytics
   - Seamless integration of various channels for a unified customer experience
   - Rule based Lead assignment
   - User Notifications
   - Lead nurturing
   - Customer 360
   - Service request and Complaint Management
   - Conversational AI to help automating lead capturing, nurturing and servicing for improved accuracy, reduced TAT and enhancing customer satisfaction
   - Agentic AI Bot for sales, credit, MIS, Operations and analytics
   - AI backed Mobile field visit application for carrying out digital e-visits along with geo tagging of the assets with image recognition capabilities
   - Campaign Management
   - CRM Mobile App
   - Document Management
   - Customisable Reporting for users along with storing templates capability
   - Workflow Designer
   - User Management
   - ETL Tool
   - Capability for easy customization from time to time
   - Integrating the new and existing LOS and LMS for internal de-dupe check.

2. **Facility to initiate application through Web Portals and Mobile Device (Assisted Model)**
   - Case Initiation by SIFL Employees

3. **Facility to initiate application through Web Portals and Mobile Device (Non-Assisted Model)**
    ● Case Initiation by end customer, Dealer, OEMs, DSAs, Agents

4. **Loan Origination System**
    ● Sector – Automobiles (Commercial, Private, Electric etc.), Steel, Pharmaceuticals, Consumer Durables, Textile, Agri-Equipment & Healthcare Equipment etc.
    ● Products – Trade Advance, Dealer Finance, Vendor Finance, Sales Invoice Discounting, Purchase Invoice Discounting, Scorecard Based Lending
    ● Anchor On-boarding
    ● Customer Segments - Micro, Small, Medium & Large
    ● Multi-Product/Multiple-Anchor Journey
    ● Support for Committee Approval
    ● Support for Negotiation by customer
    ● Conversational AI to help automating loan origination process for improved accuracy, reduced TAT and enhancing customer satisfaction
    ● Agentic AI Bot for sales, credit, MIS, Operations and analytics
    ● AI backed Mobile field visit application for carrying out digital e-visits along with geo tagging of the assets with image recognition capabilities
    ● Document Management, e-sign, e-stamp, e-KYC, PAN/ID validation etc.
    ● Auto-Decisioning Engine (STP)
    ● Create UCIC at the time of on-boarding
    ● BRE for GO/NO-GO parameters and eligibility checks.
    ● Eligibility calculator for calculating requested loan amount
    ● Escalation Matrix
    ● Fully configurable Business Rules Engine (BRE) with capabilities to configure complex rules including automations, champion/challenger, Decision Matrix etc.
    ● Alternate scorecard for more informed decisioning based on broader data sources
    ● Exceptional handling and manual override with audit trail.
    ● Partner/Anchor On-boarding with Credit Policy Rule Engines
    ● Digital KYC and Document Upload
    ● Application Journey for Dealers/Vendors
    ● Credit Scoring & Risk Rating Engine
    ● Deviation Matrix
    ● Delegation Matrix
    ● Workflow-based Sanctioning (Manual & Auto)
    ● Integration Capabilities (with GST, Banking, FSA, MCA etc.)
    ● Integration with:
        ○ TransUnion for commercial and consumer CIBIL
        ○ Experian for commercial and consumer hunter score
        ○ Posidex for commercial and consumer
        ○ CIN
        ○ ERP (e.g. - SAP) for sales and purchase data
        ○ Udyam for SME details

- o CRISIL, CARE, ICRA, SMERA, BRICKWORK etc. for entity rating
- Fraud Management – Integration with
  - o AML
  - o IBBI
  - o NCLT
  - o DRT
  - o ECGC defaulter list
  - o Willful defaulter
  - o Watchout Investor
- Approval Matrix & Audit Logs
- Invoice Management
- Collateral Module
- Field Visit Feasibility
- Assessment of Facility
- Query Management System
- Terms & Conditions
- MIS & Reports
- Scorecard Based Lending
- AI Capabilities

5. **Loan Management System**
   - Product Configurator
   - SSO across products/modules
   - Loan Booking & Disbursement Management
   - Bulk Disbursement – single UTR and bulk UTR functionality
   - Repayment Due-Date Register & Management/Reconciliation
   - Interest, Fees & Charges Computation
   - Loan Servicing, Prepayment, Restructuring & Closure
   - Payment Tracking & Reconciliation
   - Overdue/NPA Management & Risk Classification
   - MIS & Reports which must be customizable, template driver for user specific reporting system
   - Limit Management – Seasonal, Ad hoc etc.
   - ERP integration for lead and invoice flow.
   - Fungible and Multi-Layer Limit
   - Agentic AI Bot for servicing, MIS/Reports
   - Back Date Payment collection with real time recalculation
   - Refund (Partial/Full)
   - Waive Off (Partial/Full)
   - Knock off – Auto and Manual
   - Accounting configurator
   - User Management (Maker/Checker/Viewer)
   - Group Authorization matrix
   - Customizable Dashboard
   - Integration via SFTP files, APIs, Swift Files

- API driven ERP integration with Clients

6. Customer Front-End Portal
- Anchor Portal
- Borrower Portal
- DSA/Partner Portal
- SSO across modules
- User Access & Authentication
- Loan & Limit Dashboard
- Drawdown/Disbursement Requests
- Invoice single and bulk Upload & Approve
- Statement of Account & Repayment Tracking
- Document Repository
- Notifications & Alerts
- Conversational AI to help automated loan/limit requests for improved accuracy, reduced TAT and enhancing customer satisfaction
- AI backed Mobile field visit application for carrying out digital e-visits along with geo tagging of the assets with image recognition capabilities
- Agentic AI Bot for queries, servicing, MIS/reports and complaint management
- Customer Support & Requests
- Analytics & Insights
- Mobile application for IOS and Android

7. Marketplace Module
- Lead Origination & Intake Engine
- Lead bulk upload
- Lead Categorization & Source Differentiation
- Lender API Integration
- Partner Marketplace Integration (Current & Future Ready)
- Anchor on-boarding
- Dealer-vendor data collation
- Configurable Business Rules Engine (BRE)
- Application Forwarding to LOS/LMS (for transactions)
- Referral and Incentive Engine
- Conversational AI to help automated lead/loan/limit requests for improved accuracy, reduced TAT and enhancing customer satisfaction
- AI backed Mobile field visit application for carrying out digital e-visits along with geo tagging of the assets with image recognition capabilities
- Agentic AI Bot for queries, servicing, MIS/reports and complaint management
- Lender-vendor synchronisation
- Workflow & Lifecycle Management
- Dashboards & Analytics
- Capability for integration with RXIL, TReDs, CERSAI filing integrations etc.
- Document Exchange & KYC Workflow

- Vendor Limit Management
- User Roles & Access & Group authorization matrix set-up

8. **Overdue & Portfolio Monitoring**
   - Portfolio & Account Level continuous Monitoring
   - Early Warning Signals basis internal and external parameters
   - Portfolio & Account Level Risk Health Scores
   - Pre-integrated fintech services for continuous monitoring
   - Integrated Dialler
   - Automated communication campaigns
   - Integration with Data Sources/APIs relevant to corporate entities like Bank Rating, Market Sentiment, Stock Market, Corporate Actions, MCA, AML, Bankruptcy Checks, Legal Actions/Litigations, EPFO etc.
   - Exposure Tracking – Geography/Industry/Product
   - Integration with alternate data sources
   - Comprehensive customizable dashboards
   - Detailed AI Embedded reporting and analytics
   - Integration with multiple internal and external data sources
   - AI Bot for instant querying & MIS generation at Account & Portfolio Level
   - Overdue Monitoring Parameters
   - Portfolio Dashboard on Pre-Defined Parameters
   - DPD Triggers as per defined SOP
   - Automated mailers to internal team and customer

9. **Co-Lending**
   - All of the above requirements
   - Additionally Partner Bank On boarding
   - AI-Driven Underwriting & Analytics
   - Fund Pooling & Fund Splitting
   - ESCROW account handling for disbursement and repayment
   - Reconciliation of Escrow account of SREI Finance and partner
   - Reconciliation of SREI book vs Partner Bank books
   - Partner On-boarding
   - Co-Lending Loan Origination
   - Regulatory Compliance & Reporting

10. **Document Management System**

11. **Risk & Compliance Monitoring**
    - Portfolio Monitoring Dashboard
    - Alternative scorecard for intelligent decisioning based on broader data

12. **Financial Accounting System (ERP)**

13. **AI Capabilities**
    - Conversational AI for automated loan origination, servicing and collections
    - Agentic AI Bot across entire loan lifecycle
    - Digital Site Visits for quick and fraud-resistant field verification

- Alternate Scorecard with multiple scoring parameters

14. Compliance Actionable and Adherences

- Compliance with regulatory guidelines
- Vendor to provide 99% uptime and there shall be a penalty clause for downtime basis SLA.
- Ensure peak TPS capacity with at least 25% additional load handling to sustain seasonal traffic surges.
- Compliance with RBI and CERT-In security advisories
- All applicable regulations for Data Privacy and Data Storage to be adhered to.
- Compliance with DPDP Act, whenever it is notified
- The applicable provisions of RBI's "Reserve Bank of India (Digital Lending) Directions, 2025" circular No. RBI/2025-26/36 [DOR.STR.REC.19/21.07.001/2025-26] dated May 8, 2025.

Scope of Work:

1. Lead Management (CRM)

A. Lead Creation

- The LOS must support seamless lead generation through multiple sources including direct sourcing; channel partners (DSAs), anchor referrals, digital marketing channels, and online marketplaces.
- The system should allow entry of preliminary data such as business name, contact details, anchor association, and product offerings.
- It should classify leads by source, assign ownership (sales or DSA team), and enable real-time tracking of status—new, contacted, qualified, dropped, or converted.
- A dashboard should provide lead funnel metrics and conversion analytics.

B. Task Management

A dedicated module integrated with LOS, LMS, Front End Customer Portal with the following objectives:

- End to end tracking of customer requests / complaints (Task Management)
- 360 degree view of customer account with real time information
- Dealer and Vendor On-boarding
- Contact management capability
- Capability for easy customization from time to time
- Real time Dashboard
- Configurable on Mobile device
- Customer communication tool

C. Customer 360 View

- Consolidated Single Snapshot View to see all the customer relationship by fetching data from different subsystems like LOS, LMS, Marketplace, Email, SMS Gateway etc.,
- Capability to display On Demand data by integrating with other solutions like LOS, LMS Call Centre Solution & Chat Bot etc. via API/DB Call.
- Data Capture and Display all customer interactions irrespective of channels of communication (Leads, service request, email communication, IVR, Chat, campaign targeted) in 360 view itself via API's, Manual Mode & DB Call's.
- Detailed View of Loans, Relationships of a customer in Customer 360 module.

- Search Option/Filter options from the Customer Database using any of the customer data field (Advanced Find) & ability to export the result set to different formats like excel, pdf etc.
- Capability to filter out and display customer 360 view based on User role (E.g.: Call Centre Agent shall be able to view only the minimal customer details which is needed for his customer interaction/service activity).
- Push Notification (SMS/Email) Functionality based on the logic to be set by the lender in configurable mode
- Audit Trail of Contact Information in Customer 360 which shall be configurable on field wise manner.
- Capability to configure Cross Sell/Upsell option in Customer 360 screen based on logic set by Lender to show as Alert or Pop UP or for push notification /Campaign Activity
- Capability to create and manage lead & service request directly in Customer 360 view.
- Analytics Reports to identify customer interaction pattern, Cross Sell/Up Sell options and customer trend etc.
- ML & AI capabilities to display the cross sell/up. sell products in customer 360 page
- Plugin/Interface to integrate with Social Media Platforms (Facebook, Twitter, Instagram etc) from Customer 360 Module of a customer.

D. Lead Management
- Ability to create leads in CRM from different channels like IVR, Website, Mobile Application, SMS, Email, social media, Chabot, WhatsApp, Lender's internal portal etc. through API's.
- Ability to incorporate Lead Generation (LG) and Lead Conversion (LC) concept in the Lead Management Module.
- Ability to auto assign leads based on business rules or configuration on Product Wise/Category/Customer Group wise etc.
- Ability to generate and push lead notification to CRM users and customers through SMS, Email Channel on real time basis.
- Ability to attach documents by CRM users for any lead.
- Ability to show customer interactions (happening from different channels like Email, SMS, Chat, Website, IVR) of a lead in a single view of Lead Screen to bring an Omni Channel Experience
- Lead Email Tracking ability & mailbox folder tracking option for lead generation
- Ability to do text mining and NLP processing for processing leads getting created through Email Channel.
- Ability for bulk import of leads from feed file/excel file by privileged CRM users from GUI.
- Lead scoring functionality: Ability to mark scoring on leads generated for Customer/Non-Customers. For example, leads scoring logic can be based on CUSTOMER PROFITABILITY INDEX/Customer Worth, Transaction history, Internal Rating, vintage criteria etc. for customers and for the non-customers it can be based on previous interactions, on AI inputs, income criteria/profession/line of business, based on any field inputs etc.
- Ability to provide system generated Next Best Action prompt on leads based on ML/AI triggers, previous interactions, lead scoring, etc.
- Availability of Audit trails to identify all the modifications (in field level and data level) done in a lead.
- DSA/Partner Management: Enabling Partner to Pass Leads, Status of each Enquiry, Calculation of Productivity, Enabling Partner via WhatsApp to enter lead, check status and Performance check, Empowering RM to Manage Partner and drive more conversion, Activating dormant Partners
- Workflow designer using drag and drop UI interface through Admin user.

E. Customer Service Management

- Ability to create Service request for Customers as well as non-customers.
- De-duplication checks on Service Request based on Service Request Category or any other field present in the Service Request screen.
- Ability to create Service Request from different channels like Email, SMS, Website, social media, IVR, Chabot, RBI CMS Portal, or any other channel by integrating via API/DB call/Gateway protocols.
- Ability to route/auto assign Rejected Complaints to Internal Ombudsman Team/Any other internal team.
- Ability to create escalation matrix for service request based on Category of the Complaint.
- SMS and Email Notification to CRM user (Owner, Supervisor) on case creation and case escalation
- Ability to assign service request manually to any user/team and automatically using preconfigured rules based on Complaint Category/Product.
- Ability to generate dynamic reports on service request & option to export the result set into different formats like excel, pdf etc.
- Ability of configuring Holiday master's in service Module for considering the TAT for complaint
- Ability to provide Notification for user/ case owner when a new mail is attached to existing open case/complaint from customer.
- Ability to include all inter-departmental communications/ remarks within the module.

F. Campaign Management / Marketing / Workflow Automations

- Ability to execute campaign for any product/service, based on the master list of products to be maintained in CRM DB.
- Ability to execute campaigns in Email/SMS/Social Media Channels.
- Ability to integrate with Social Media Platforms like Facebook, LinkedIn, Instagram, Twitter.
- Ability to generate the Marketing/Target List for a campaign (For any specific product ot set of products) for existing customers by CRM users from Application based on dynamic search filter condition based on customer data available in CRM
- Ability to create a bulk marketing list preparation during the campaign with a larger customer base say 10 lakhs.
- Ability to capture and track campaign response
- Ability to convert the campaign response to Lead manually as well as automatically
- Ability to measure campaign profitability (Branch Wise/Region Wise/Product Wise etc.)
- Ability to analyse the Campaign Execution Activity like Email/SMS Blast etc. Details required for analysis are count of e-mail pushed, delivered count, mail opened /attachment opened count, responded count, lead generated etc.
- Availability of analysis report on the result of campaign with graphical presentation.
- System capability to identify the DND cases/Disinterested responses for an already used marketing list, so as to have a ready to use refined list on reuse.
- Ability to provide Campaign Analysis

G. User Management

- AD Authentication mechanism for CRM User Login using Lender's existing Active Directory.

- Ability to create CRM user in different roles (Sales/Service User, Marketing User, Call Centre User etc.).
- Ability to restrict user permission to each module (Read/Write)
- Ability to handle employee transfer and designation change in CRM based on HRMS Data Feed on a daily frequency.
- Ability to generate audit log of the activities done in a user login by Admin/Super User.

H. Integration Capabilities

- Ability to integrate with IVR Telephony for Service Request/Lead Management/Campaign Activity/Customer 360 / LOS / LMS
- Ability to integrate with email gateway (SMTP service & Server level Email Authentication) and SMS Gateway (through DB/API's interfaces)
- Ability to interface with third party applications via Web Services (REST/SOAP) and ISO communication, SQL queries (Oracle, SQL Server, MySQL DB) including CIBIL, PAN, GST, Udyam etc.,
- Ability to create/modify GUI fields by Front End by admin user.
- Capability to integrate with Partner's CRM for leads and complaint management of third-party products.
- Integrate with API's for Customer Service Request Management.

I. Reports/Analytics

- Ability to generate On the Fly/Dynamic Reports from Application through GUI and Agentic AI Bot
- Ability to incorporate Graphical Representation in Reports.
- Capability of Reporting Application to generate analytical reports on trends and data patterns based on Customer Interactions & transactions & also using customer data in CRM
- The system should have a capability to provide an integrated reporting tool for new reports to be created as required. The tool should enable the Business users to create dynamic reports.
- Capability of the system to restrict report module access based on users' roles and authorization. Reports shall be dynamically changed based on user role/team.
- Availability of Compliance Management Dashboards & reports for reporting to regulatory authorities like RBI, SLBC

J. User Management
- Option to create task/activities and assign to employees by Supervisors/Team Heads/RO Users/Sales Head role users
- Option to monitor the activities of an employee in team wise/user wise and availability of standard monitoring reports
- Provision to generate Performance evaluation report of an employee for productivity analysis
- Provision to send notification (SMS & Email) automatically from application based on logic to be set in workflow to employee for any pending task/alert/lead monitoring etc.
- Provision to assign Lead & Campaign Target to each branches/teams based on Organization hierarchy from RO/HO Level.

K. AI Capabilities
- Conversational AI for automated lead creation, nurturing and servicing
- Agentic AI Bot for queries, MIS/reports, servicing
- Digital Site Visits for quick and fraud-resistant field verification
- Alternate Scorecard with multiple scoring parameters for lead scoring

2. Facility to initiate application through Web Portals and Mobile Device (Assisted Model)

An Assisted Web Portal and Mobile device to initiate Loan requests for both existing and new customers.

A. Customer Authentication
- Customer log-in via user authentication.
- Customer Authentication through mobile OTP.
- Capability for customer e-KYC / Video KYC
- Generate Pre-Approved offers for customers

B. Customer Details Capturing
- Capture basic information of the customer & photograph of the borrower / co-borrower / guarantor
- Capture Address Details, Employment Details etc.
- API based verification of details through external aggregators

C. Asset/Collateral Details Capturing
- Details of Collateral as per its nature.

D. Income Details Capturing
- Capture Income and liability information.
- Income Analysis through integration with Account Aggregator or Bank Statement Analysis system

E. Document Capturing
- Various KYC documents, Income and other relevant documents can be captured.
- The solution maintains a checklist of documents to be obtained for each specific product.

F. Loan Calculation
- Rule based Loan Offer generation.
- Collection & Accounting of Margin Money or Direct Vendor Payment
- Pre-Disbursal charges like Admin Fees or Processing fees calculation.
- Repayment due-date register

G. Document Generation and E-signing
- Generate required loan documents like Offer Letter, Sanction letter etc.
- Option to send generated documents for e-signing through integration with e-signing solutions like Aadhaar E-sign.

• Customer consent (OTP Based or other means)

3. Facility to initiate application through Web Portals & Mobile Device (Non-Assisted Model)

Non - Assisted Web Portal and Mobile device to initiate Loan requests for end customer, Dealer, OEMs, DSAs, and Agents

A. Customer Authentication
• Customer Authentication through mobile OTP.
• Capability for customer e-KYC
• Generate Pre-Approved offers for existing customers, if any.

B. Customer Details Capturing
• Capture basic information & photograph of the borrower / co-borrower / guarantor
• Capture Address Details, Employment Details
• API based verification of details through external aggregators

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G. Document Generation and E-signing
• Generate required loan documents like Offer Letter, Sanction letter etc.
• Option to send generated documents for e-signing through integration with e-signing solutions like Aadhaar E-sign.

4. Loan Origination Solution

A. Partner / Anchor On-boarding with Credit Policy Rule Engines
The system should support anchor on-boarding workflows:
• Capture anchor's company profile, KYC, contact points
• Capture financial analysis, rating, industry outlook, banking facilities of Anchor.

- Define credit rules for their vendors/dealers (limit range, vintage, dependency, score cut-offs, repayment preferences)
- CAM generation and committee sanctioned workflow.
- Document/MOU execution between Bank/FI and Anchor digitally.
- Apply these rules automatically to all associated downstream applications
- Maintain anchor-specific dashboards with approval status, utilization, delinquencies

B. Customer On-boarding and Eligibility Check

Once a lead is qualified, the system must initiate a structured on-boarding process. This involves capturing detailed business, financial, and operational information of the prospective dealer/vendor. Key features should include:

- Real-time validation of CIBIL, Internal and External Dedupes, PAN, GSTIN, and CIN via government APIs.
- Anchor-tagging with auto-populated eligibility rules (e.g., vendor of ABC Ltd. = minimum 1 year relationship)
- Business tenure, turnover, and credit history checks etc.
- Auto-decision rules to flag eligible/ineligible entities based on defined parameters
- BRE for GO/NO-GO parameters and eligibility checks.
- Eligibility calculator for calculating requested loan amount
- Integration to the internal and external repositories like RBI Fraud repository, negative lists etc. Facility to maintain watch/negative list.
- Integration with the data aggregators/ repositories of various Courts of Law to capture the information on the litigations while using LOS (at the time of processing a loan).

C. Multi-product/Multiple-Anchor Journey

The LOS must enable simultaneous or independent origination for multiple SCF products under the same customer profile including Multiple-Anchor programs. E.g.- Consumer durable dealers of Whirlpool, LG, Haier etc.

- Vendor Finance
- Dealer Finance
- Invoice Discounting (SID/PID)
- Trade Advance / Channel Finance

Each product flow should support its own documentation, scoring rules, sanction structure, and approval matrix, while avoiding redundant data entry for shared details.

D. Document Capture and Upload

The LOS should support a comprehensive and digital-first document management process:

- Manual upload and automated fetch from CKYC, DigiLocker, GST portal, or anchor ERP etc.
- OCR capability for field extraction should be template agnostic & AI driven (e.g., PAN, GSTIN, cheque image)
- Predefined document checklists by product type
- Auto-tagging and version control
- Real-time validation and document expiry alerts

E. Credit Application and Initiation

Post-on boarding, users must be able to initiate a credit application under the desired product:

- Pre-filled details from earlier stages

- Option to attach documents or request them via e-mail/SMS links
- Configurable forms per product (e.g., finance limit requested, expected tenure, repayment frequency)
- Declaration and consent capture (digital signature/OTP)

F. Credit Analysis and Underwriting

Full-featured underwriting module is expected:
- Financial Statement Analysis and Ratio Analysis
- Integration with bureau data (CRIF, CIBIL), bank statement analysers, and GST analytics etc.
- Credit scoring based on financial health, repayment patterns, anchor strength, etc.
- Risk flags for anomalies, payment defaults, or inconsistencies.
- Deviation Matrix based on program and credit policy BRE.
- Assessment of limits based on purchase method, turnover method and MPBF.
- Capability to handle Adhoc/Seasonal limit fungibility.

G. Credit Appraisal Memo (CAM) Generation

System must auto-generate a CAM post-underwriting:
- Pulls financial ratios, risk scores, comments, and sanction proposal
- Editable sections for analyst remarks, covenants, and risk mitigants.
- Customizable formats by product or anchor
- Auto-save and version tracking with timestamps
- PDF download and approval-ready format

H. Credit Approval and Decision History

The approval engine should route CAMs to relevant approvers based on defined hierarchies:
- Multi-level approval with configurable thresholds
- Mapping credit committee as per DOA
- Escalation paths for deviation cases
- Decision logs to record all actions, comments, timestamps, and users involved
- Workflow SLA tracking and alert mechanism
- Full audit history view for post-sanction monitoring

I. Sanction Letter Generation

Post-approval, the system must auto-generate the sanction letter with e-sign capability:
- Sanctioned limit, interest rate, tenure, product structure etc.
- Fees and charges, security requirements
- General T&C and covenants
- Digital signature integration (e-Sign API, Aadhaar-based)
- Status tracking: Drafted, Sent, Viewed, Accepted
- Archive of all versions in the DMS

J. Modification Flow

- Capability to handle any modification request by customer like change in security, usance, or any other terms and conditions post disbursement of the case.
- Comparative table of existing and proposed parameters.
- BRE for as per DOA.
- Generation of Addendum Sanction Letter.

K. Collateral Module

- Provision to create all types of securities with unique identifiers, periodic updation, deletion etc.
- End to end features for valuation of securities like external and internal valuation, revaluation, second valuation and related controls as per the policy
- Cross linkage between facilities / limits and securities and apportionment with respect to value and percentage
- Work flow for on addition/ release / modification of securities and dynamic percolation of value of security to facilities
- Alerts for collateral value erosion based on configurable parameters
- Regularly update and maintain insurance records for stocks and collateral.
- The one-of-a-kind database will be utilised to check if the asset being mortgaged/secured is already under default and any action has been initiated on it by another lender (CERSAI)
- Regular updating of stock statements and email triggers as per periodicity stipulated.

L. Documentation

A separate but connected document execution workflow must be triggered along with generation sanction letter:

- Auto-generation of agreement templates based on product
- Checklists for supporting docs like board resolutions, undertakings CA certificate
- Option to execute documents digitally or upload scanned versions
- Mandatory fields and tracking of pending documents
- Legal and compliance tagging
- e-Signing and e-Stamping
- Create UCIC of the Customer at the time of on-boarding to track customer journey.
- ROC charges creation and CERSAI registration wherever applicable.

M. Master Data Management

The LOS should have a central module to manage and reference master data such as:

- Anchor companies and their risk policies
- Product codes and definitions
- Geography codes and branches
- Parameter sets for scoring, eligibility, and pricing
- Change tracking and version history for every master update

N. Auto-Decisioning Engine

The system must feature a flexible rule engine capable of:

- Automated credit decisioning using predefined logic
- Parameters like bureau score thresholds, GST return health, bank balance history, anchor score
- Outcome options: Auto-approve, Refer to Credit, or Reject
- Audit log of all logic executed per application
- Configurable by credit admin without IT intervention
- Automated risk-based pricing (ROI, fees, charges as per borrower profile).
- Champion/Challenger
- Decisioning Matrix
- Time-bound rules
- Policy-driven loan limits based on income, obligations, customer vintage, segment.
- Maker-checker workflow for credit policy updates.

- Simulation sandbox to test policy changes before production rollout.
- AI/ML-based Next Best Action (e.g., approve, refer, decline, upsell, request docs).
- Rules for fraud detection (duplicate PAN, suspicious transactions, blacklists).
- Escrow-driven cash flow split for co-lending partners.
- Rules for auto-restructuring or moratorium approvals
- Dynamic workflows based on borrower profile
- Conversational AI for customer eligibility checks, document requests, and application nudges
- Audit trails of every decision and policy change.
- Automated regulatory disclosures (KFS, blended APR, borrower communications).
- Real-time compliance checks against blacklists/sanctions databases.
- Rule performance analytics: impact of policy on conversion rate & risk exposure.
- Predictive analytics for portfolio growth & stress testing.
- API-first architecture for seamless integration with LOS, LMS, CRM, Core Banking, Co-lending and other systems.
- Bulk rule execution for large-scale campaigns (top-ups, restructuring, settlements).
- Role-based permissions (credit officer vs. RM vs. partner access).
- Field-level restrictions for sensitive borrower information.
- Audit-ready logs for RBI/Statutory inspections.
- Generative AI co-pilots to explain rule outcomes in plain language (for auditors & staff).
- AI-assisted policy authoring (suggests new rules based on market & portfolio data).

O. Exception Handling with Manual Override

- In cases where auto-decisioning or workflows encounter errors or red flags:
- Application should route to a review queue with categorization tags (e.g., "GST variance > 50%")
- Designated users must be able to manually override with valid reason codes
- Mandatory dual-check or higher approval for overrides
- Every exception and override must be stored in the audit log

P. Auto Credit Scoring & Integration of Risk Rating Engine

The scoring engine must produce a credit score using:
- Internal repayment data (if existing customer)
- External bureau, GST, banking patterns
- Anchor track record
- Industry-based risk modifiers
- Score breakdown for transparency

Q. Workflow-based Sanctioning (Manual & Auto)

The LOS must accommodate:
- Fully automated flows for low-ticket, low-risk cases and vice versa.
- Tiered workflow for mid-to-high exposure with SLA tracking
- Conditional sanction flows with pre-disbursement conditions (e.g., "Approve with guarantee")
- Workflow audit report extractable anytime

R. Integration Capabilities

API-based, secure integrations must be pre-configured or easily buildable for:
- Bureaus (CIBIL, CRIF, Experian, Equifax)
- GST Portal, ITR, MCA, Udyam

- Bank Statement Parsers (Perfios, Karza)
- Aadhaar, PAN, CKYC
- Geo-tagging tools
- Marketplace/DSAs
- Integrated mobile OTP verification and video KYC
- E-Sign, e-Stamp, DMS, LMS, CBS, Disbursement engines
- OEM portals/Anchor ERP
- Integration with digital stamp and e-sign APIs (Aadhaar-based or token)
- Integrating the new and existing LOS and LMS for internal de-dupe check.
- Integration with UCIC to monitor customer tracking, account tracking and exposure aggregation etc.

S. Approval Matrix & Audit Logs

- Role-based approval trees with fall-back approvers
- Every step of the process must generate an immutable audit log
- Logs must include timestamp, user ID, IP address, and action taken
- Ability to generate logs on demand for audits or incident response
- Matrix for approvals as per hierarchy

T. MIS & Reports
- Daily MIS reports generation on master data of cases at various stages.
- Exhaustive reports and subset of reports
- Ad hoc MIS generation through Agentic AI Bot

U. Scorecard Based Lending
Vendors must offer a proprietary scorecard-based lending model tailored for NBFCs and Supply Chain Finance.
- Parameters configurable as per Credit Policy (anchor strength, dealer/vendor profile, repayment history, exposure limits, etc.).
- AI/ML-driven decision engine with adaptive learning
- Minimal manual intervention in underwriting → system auto-approves/rejects within defined thresholds and refers each case to Underwriter before final approval of application as per DOA.
- Scorecard must leverage multi-dimensional data sources, including:
- Bureau data (CIBIL, Experian, CRIF, etc.)
- GST data (filings, returns, compliance)
- Bank statement analysis (cash flows, bounced transactions, inflows/outflows)
- Anchor payment history & creditworthiness
- Dealer/Vendor repayment history with the NBFC
- Transactional data from invoices, purchase orders, trade advances
- Sector/geographic risk indicators
- Behavioural patterns (delays, partial payments, irregular drawdowns)
- Dynamic credit scoring (real-time recalibration of risk score at every new transaction / repayment).
- Ability to map scores to decision rules (auto-sanction, review, reject, refer-to-Credit).
- Portfolio-level analytics dashboard to track score distribution, approval ratios, delinquency correlation.
- Should support continuous monitoring → not just sanction-time but during loan lifecycle (early warning).

- Explainable AI outputs (score rationale visible to credit/collections team, not black-box only).
- Should allow custom weightage assignment to parameters based on the NBFC's risk appetite.
- Must be scalable and API-enabled for integration with LOS, LMS, Bureau, GSTN, Banking APIs, etc.
- Regulatory-compliant design (aligns with RBI/NBFC lending norms, SMA/NPA classification).
- Audit Trail & Override capability → system logs all score decisions, with manual override option (with justification).
- Model Validation & Back testing support (periodic testing of scorecard accuracy against actual portfolio outcomes).

V. AI Capabilities

- Conversational AI for automated loan origination
- Agentic AI Bot for sales, policies, underwriting related queries and Ad hoc MIS generation
- Digital Site Visits for quick and fraud-resistant field verification
- Alternate Scorecard with multiple scoring parameters

5. Loan Management System

A. Loan Booking & Disbursement Management

- Seamless handover of approved applications from LOS with all sanction terms.
- Support for full and part disbursements across multiple tranches.
- Front-end portal to view/access/transact for various stakeholders – FI/Anchor/Dealer/Supplier etc.
- Real-time disbursement advice generation
- Bank integration for RTGS/NEFT/IMPS pay-outs
- Auto-check of disbursement conditions and checklist fulfilment
- Capturing asset details linked to each disbursement
- The system must handle high business volumes generated via multiple anchor/vendor programs.
- LMS must support batch and real-time disbursement triggers via bank API integrations.
- Ready-to-integrate with CBS, CMS, Payment Gateways, ERP, LOS, DMS, CRM.
- Manage multiple product lines/credit limits per dealer under a given anchor.
- Ensures seamless fund flow to customer accounts.
- Accessible to borrowers and partners for statements, modifications, and requests anytime.
- ERP integration for lead and invoice flow.

B. Repayment Due-Date Register & Management/Reconciliation

- Generation of due-date register on real-time basis post discounting of each invoice.
- Dynamic re-calculation of interest based on prepayment or rescheduling
- System to pick credits from CBS and knock off tranches real-time
- System to take appropriate action for reconciling customer accounts and ensure sync between CBS & LOS-LMS and other market place platforms.
- Liquidation to be FIFO or Invoice wise
- Liquidation to be on maturity or as per specific client instruction.
- Knock off tranches in the following order charges Interest & Principal
- Due date assignment with holiday logic and fall-back handling

- Ensure repayment updates and accounting entries are processed on a real-time basis.

C. Interest, Fees & Charges Computation

- Daily/monthly interest accrual with support for multiple interest types (fixed/floating/IRR-based)
- Capability of calculating/handling monthly, rear ended, upfront interest
- Computation of upfront charges (processing fees, documentation fees, stamp duty etc.)
- Penal Charge, overdue interest, and delayed payment charges setup
- GST calculation and split accounting
- Capability to handle different interest slabs for ad hoc/seasonal limits.

D. Loan Servicing, Prepayment, Restructuring & Closure

- Rule-based part prepayment and foreclosure flows
- Repricing, term extension, moratorium logic handling
- Account activation/deactivation with audit trails
- Early closure calculations including foreclosure fees, accrued interest
- Workflow for NOC issuance post-closure
- Includes loan creation, disbursal, repayments, fee booking, reversals, and tax entries.
- Conversational AI capabilities for automated customer servicing
- Agentic AI Bot for querying and Ad hoc MIS generation

E. Payment Tracking & Reconciliation

- Real-time ingestion of payment files (bank CMS, PGs, NACH, UPI)
- Auto-mapping of payments against due tranches and overdue amounts
- Bounce management with retry/recovery triggers
- Offline receipt entry module with audit trail
- Suspense account handling and reversal workflows
- Reconciles disbursed funds with escrow and anchor pay-outs.

F. Overdue/NPA Management & Risk Classification

- DPD tracking with aging buckets
- Auto-tagging of accounts as SMA-0/1/2 and NPA as per RBI norms
- Provisioning rules based on loan type and risk category
- Income de-recognition and interest reversal
- Alerts for EWS and fraud-prone accounts
- If the Principal & Interest is not serviced on time, system to start calculating DPD and Penal to be levied as per the rate mentioned in the masters.
- Client account to be tagged as inactive and no further transaction to be allowed until the dues are cleared.
- When Client logs in for transaction appropriate message to be displayed on Home Screen
- Grace Period and related functionalities to be considered (disbursement to be allowed if not paid within the grace period etc.)
- Approval workflows for all collection related activities like One Time Settlement, Write off etc. through LOS modification flow.
- Automated Alerts/Reminders for the actionable in SMA/NPA accounts

G. Co-Lending & Off-Book Portfolio Management

- Split lending ledger for co-lenders

- Partner-specific accounting rules
- Escrow account fund tracking and reconciliation
- Pool creation for securitization

H. Reporting
- System to have Event based MIS as well as EOD MIS available
- Utilization report, Overdue Report, Interest report, Bill Report along with date of file uploaded
- Account Conduct Report
- Customised reporting tool to be enabled for clients/OEMs as well as the backend users in all modules
- Account statement must be available and integrated with CBS
- SMS/E-mail alerts to be embedded and triggered on every event
- System to provide reports and dashboards for utilisation v/s limit sanction and yield & IRR tracking etc.
- Ad hoc MIS generation through Agentic AI

I. Analytics & Insights
- Utilization trend over time
- Anchor-wise customized reports
- Repayment behaviour analysis

J. Limit Management
- Maintenance master limits with Anchors
- Fungible Limits
- Ensure all disbursements remain strictly within the sanctioned limit.
- Calculate & update the available limit after each drawdown and repayment.
- NO borrower to exceed/cross their assigned sub-limit.
- Total limit sanction under the program should not exceed the Anchor's cap.
- System to monitor that overall exposure to a single entity or a group does not breach the defined credit policy thresholds.
- Before each disbursement LMS to check the validity of sanction (expiry, tenor, covenants, overdue)
- Capability to set-up ad-hoc/seasonal limit
- All limit management and adjustments must be on real-time basis.

6. Customer Front-End Portal
A customer interface (front-end) portal to be provided for On-boarding and Transaction Processing of Anchors/Dealers/Vendors.

A. User Access & Authentication
- Secure login with multi-factor authentication (OTP + password or biometric)
- Role-based access for Anchor Admin, Dealer, Vendor, DSA, etc.
- Dashboard customization per user type (Dealer/Vendor)
- Audit trail of login/logout, session logs

B. Application Creation and On-boarding
- KYC and other document upload for updation of desired pre-populated fields.

- Consent for data pulling of bureau, GST, banking, PAN verification etc.

C. Loan & Limit Dashboard
- Real-time visibility of:
  - Sanctioned limit
  - Utilized amount
  - Available drawing power
  - Outstanding balance
- Anchor-wise and product-wise breakup (SID, PID, Vendor Finance, etc.)
- Alerts for limit expiry, top-up availability, or low utilization

D. Drawdown/Disbursement Requests
- Digital loan request initiation with configurable fields:
  - Amount, tenure, anchor/vendor details, invoice reference etc.
- Upload supporting docs (e.g., invoice, delivery note)
- Pre-filled sanction terms (IRR, fees, tenure, disbursement conditions)
- Status tracker (Request Received → Under Review → Approved → Disbursed)

E. Invoice Upload & Discounting
- Bulk upload of invoices in CSV, Excel, or API from ERP
- Auto-tagging with anchor/vendor details
- System-triggered discounting offers based on anchor rating
- Accept/decline buttons for available discounting offers
- Real-time disbursement status of accepted invoices

F. Statement of Account & Repayment Tracking
- Daily updated Loan Statement of Account (SOA):
  - Due-date register
  - Outstanding principal
  - Accrued interest
  - Charges & penalties
- Upcoming repayment tracker + historical payment receipts
- NACH/Bank integration for repayments
- Bounce alerts + auto-reminders via SMS/email

G. Document Repository
- View/download signed documents:
  - Sanction Letter
  - Loan Agreement
  - NACH Mandates
  - Invoices, KYC
- Filterable by application ID, anchor, or date range
- Integration with backend DMS for real-time fetch

H. Notifications & Alerts
- Push notifications on:
  - Disbursement success
  - Tranche due/bounced

- o   Limit expiry or new offer
- o   Request rejections with reason codes
- Alerts customizable by user preference (SMS, email, app)

I.   Customer Support & Requests

- Raise service tickets (e.g., "Change Bank Account," "Request NOC")
- Chat bot for basic queries (limit, document help, FAQ)
- SLA tracking with live agent escalation
- Track request status (Raised → Assigned → Resolved)

J.   Mobile Optimization

- Fully responsive design for mobile and tablet users
- iOS and Android app option for field-level access
- Fingerprint/Face-ID login (if mobile app used)
- Offline access to last 10 transactions or SOA PDF

K.   Integration Expectations:

- LMS for loan lifecycle updates
- LOS for application & sanction tracking
- Anchor ERP (for real-time invoice pulls)
- Payment Gateway / CMS for repayments

7.   Marketplace Module

To build a scalable and configurable Marketplace Module that enables acquisition, tracking, and conversion of SCF leads through:

A.   Outsourced digital marketplaces, aggregators and DSAs

The module should allow differentiated lead processing while maintaining one seamless system for on-boarding and lifecycle management.

B.   Lead Origination & Intake Engine

- Ability to host and integrate multiple market place fintechs with LOS
- Anchor/Aggregator Onboarding
- Front and rear data flow of the lead sourced to LOS
- Real-time status tracker of the lead
- Online Authorisation/token-based authentication for secure data flow
- Ability to configure rules and policies to manage leads
- Ability to configure multiple lending products

C.   Referral and Incentive Engine

- Map incentive logic per sourcing partner or DSA
- Generate pay-out schedules on milestone basis (lead qualified, disbursed)
- Maintain audit-ready ledger and dashboard of pay-outs

D.   User Roles & Access

- Marketplace Admin, DSA Agent, Internal Sales, Anchor Referral
- Role-specific dashboards and access restrictions
- Source-type-specific view permissions and audit logs

8. Overdue & Portfolio Monitoring

A. Overdue Monitoring Parameters

- Track delays in repayment at account level including DPD buckets, outstanding amount, overdue aging, and invoice level tracking.
- Anchor wise overdue report & repayment behaviour pattern of customers.
- Mechanism for risk flags and collection status update.
- Overdue visit report to be captured in the system
- OD Limit and invoice related monitoring
- Bank Rating
- Market Sentiment
- Exposure Tracking and Control – Geography/Industry/Product
- Early warning signals
- Pin code level monitoring & dashboards
- Corporate Lending Data/API like:
    o Bank Rating
    o Market Sentiment
    o Stock Market
    o Corporate Actions
    o MCA
    o AML
    o Bankruptcy Checks
    o Legal/Litigations
    o EPFO
- Pre-integrated Fintech services for continuous monitoring

B. Portfolio Dashboard on Pre-Defined Parameters

- System to provide NPA indicators and early warning signals.
- Dashboard for portfolio size and exposure, product mix analysis, industry or sectoral concentration, Anchor concentration and geography spread etc.
- Report for DPD analysis across the portfolio
- Comprehensive customizable dashboards
- Detailed AI Embedded reporting and analytics
- Agentic AI Bot for instant querying & MIS generation at Account & Portfolio Level
- Portfolio & Account Level Risk Health Scores
- Portfolio & Account Level continuous Monitoring

C. Portfolio Triggers as per defined SOP

- Automated SMS/e-mail triggers to customer / RMs as per various DPD buckets.
- Capture overdue visit reports from various channels.
- System capability to capture and report custom risk triggers like, multiple consecutive overdue cycles, high overdue ratio, linked party default etc.
- Escalation matrix as per hierarchy in case no action is taken by any internal team member.

D. Internal/External data/API integrations

- Credit pull – automation and manual
- News – negative/positive, stake selling/buying, resignation/hiring, corporate actions

- • Integration with alternate data sources
- • Integration with multiple internal and external data sources

E. Compliance ready
- • RBI
- • SEBI
- • Bankruptcy Checks
- • Legal/Litigations
- • EPFO
- • MCA
- • AML

F. Communication
- • Integrated Dialler
- • Automated communication campaigns
- • Alerts to RM/Risk team

9. Co-Lending
A. Partner On-boarding
- • On-boarding of Co-Lending partners
  - o Capturing Basic Information
  - o Capturing Sharing Ratio
  - o Generation Terms and Condition Document

B. Co-Lending Loan Origination
Additional requirements over and above the SIFL Lending as specified above:
- • **Lead Pool Creation** – Leads can be received from Co-Lending partners through API's or Excel upload.
- • **Application Creation** – Bulk Application creation for each lead received in the pool.
- • **Data Auto Population** – Auto Population of data in application form as per the lead information provided by co-lending partners to reduce data entry.
- • **Application Assessment** – Assessment of application as per Co Lending credit policy.
- • **Fund Pooling** – Disbursal of funds into escrow account as per the agreed share
- • **Fund Splitting** – Splitting of funds collected from the customers as repayment and sharing between the Co-Lenders
- • **Reconciliation** – Reconciliation of funds between Escrow, FI and the partner.

10. Document Management System
The solution should include inbuilt Document Management System (DMS) for storage and seamless flow of documents associated with transaction
- • Rapid upload including Bulk Scan
- • Retrieval and transfer of documents
- • Multi-tasking with asynchronous upload and multi-page indexing
- • Full Text Searching
- • Sorting and arranging in logical order
- • Auto/Manual Archiving of documents

- Access Control on View, Download and Print
- Cloud Integration

11. Risk & Compliance Monitoring Solution

Various reports to facilitate monitoring of the risk & RBI Compliance aspects in the portfolio & operations

- Early Warning Signal (EWS) model
- Expected Credit Loss (ECL) model
- NPA Provisioning & Interest reversal as per RBI norms
- Red Flagging of Accounts (RFA)
- Quick Mortality Accounts
- Generation of monitoring watch list
- Investigation & Fraud reporting
- CRILC & SMA Reporting
- Adherence to various RBI norms as applicable

12. Financial Accounting System (ERP)

An integrated suite of business applications to support Complete Financial Accounts and Management

- General Ledger
- Accounts Payable & Purchase Order Issuance
- Accounts Receivable
- Cash Management (Cash Book, Bank Book & BRS)
- Fixed Asset Capitalisation, Depreciation and Retirement
- Capital account, Reserves & Surplus
- Provisioning as per IRAC and ECL rules
- Off Book portfolio accounting
- Financial Reporting as per relevant Accounting Standards

13. AI Capabilities

- **Conversational AI**
  - Ability to provide AI-powered Chabots/voicebots for customer, partner, and internal user interactions.
  - Support for multilingual, Omni channel communication (WhatsApp, Web, Mobile App, IVR, and E-mail).
  - Integration with LOS/LMS/CRM for real-time customer query resolution (loan status, eligibility, repayment details).
  - Automated lead creation/nurturing, loan application, servicing and collections
  - Intent recognition and context retention to handle complex conversations.

- **Agentic AI Bot**
  - AI bot that can act as a virtual sales/credit/operations assistant with capabilities to answer queries instantly.
  - Ability to trigger workflows such as loan application validation, document checks, or repayment reminders.
  - Proactive actions (e.g., flagging suspicious transactions, reminding customers for KYC renewal).
  - Decision support: provide recommendations for credit analysts or collection teams.
  - Continuous learning and self-improvement from past actions/interactions.

- **Digital Site Visit**
  - Remote/AI-driven site visits for SME borrowers, vendors, distributors.
  - Stock estimation & valuation using AI/ML.
  - Stock re-evaluation at periodic intervals.
  - Stock condition assessment (damages, obsolescence detection).
  - Smart image/video processing with geo-tagging & time-stamping for authenticity.
  - Automated comparison of reported vs. actual business/warehouse conditions.
  - AI-based fraud detection in uploaded documents/images.

- **Alternate Scorecard**
  - AI-driven credit scoring models beyond traditional bureau data.
  - Use of alternate data sources such as GST filings, bank statement analysis, utility payments, e-invoicing, supply chain transactions.
  - Capability to build dynamic and segment-specific scorecards (e.g., for distributors, retailers, MSMEs).
  - Machine Learning-based risk prediction and probability of default models.
  - Explainable AI: ability to provide transparent reasoning behind credit scores.

14. Compliance Actionable and Adherences

- Compliance with regulatory guidelines
- Vendor to provide 99% uptime and there shall be a penalty clause for downtime basis SLA.
- Ensure peak TPS capacity with at least 25% additional load handling to sustain seasonal traffic surges.
- Compliance with RBI and CERT-In security advisories
- All applicable regulations for Data Privacy and Data Storage to be adhered to.
- Compliance with DPDP Act, whenever it is notified
- The applicable provisions of RBI's "Reserve Bank of India (Digital Lending) Directions, 2025" circular No. RBI/2025-26/36 [DOR.STR.REC.19/21.07.001/2025-26] dated May 8, 2025.

SECLECTION PROCESS

The selection will be conducted by an internal evaluation committee based on stability, capability, relevant experience, technical proposal, and commercial offer. Srei Infrastructure Finance Limited reserves the right to reject any or all proposals without assigning any reason.

DISCLAMER

This RFQ does not constitute an offer, invitation, or commitment on the part of Srei Infrastructure Finance Limited to enter into a contract of any kind. No contractual obligation shall arise from this RFQ unless and until a formal agreement is executed.

*****************************End of Document*****************************