Statement of Work (SOW)

Development of ELAF Mobile App with TAFSEEL Integration

Client: Sindh Microfinance Bank Limited

Vendor: Muhammad Nawaz (Freelancer)

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City: Karachi, Pakistan

Version: 1.0

Date: 11-aug-2025

1. Introduction

This SOW outlines the scope, deliverables, responsibilities, and payment terms for the development of a digitized loan application platform, comprising a Mobile App for Relationship Officers (ROs) and its backend integration with TAFSEEL and PIBAS systems and TAFSEEL side create approval flow module of ELAF.

2. Objectives

- To digitize the current manual loan application process.
- To reduce errors and improve efficiency through automated workflows.
- To provide a mobile app for on-site loan initiation.
- To enable seamless integration and real-time status tracking.
- To enable GPS Location to capture co-ordinate to determine address.

3. Application Platform & Technical Stack

Component	Technology
Mobile App	React Native (Android & iOS)
API Layer	ASP.NET Core 9 (Web APIs)
Backend Database	Oracle (shared with existing TAFSEEL environment)
PIBAS Integration	TAFSEEL will consume PIBAS APIs (provided by PIBAS vendor)
Deployment Environment	IIS server (client-hosted private network)

4. Scope of Work

4.1 In-Scope

- Cross-platform ELAF Mobile Application (React Native)

- API layer in .NET Core 9 to integrate mobile app with TAFSEEL

- TAFSEEL integration with PIBAS (via vendor-provided APIs)

- Online/Offline functionality

- Document and image uploads with validation

- GPS tagging and real-time status tracking

- Dashboard and approval flows in TAFSEEL

- Reporting, audit trails, and analytics

4.2 Out-of-Scope

- OCR
- CRM system integration

5. Deliverables

#	Deliverable	Description
1	Requirements Sign-Off	Confirm BRD and get client approval
2	Understand Fields	NTB fields settles in UI
3	UI/UX Designs (figma)	Screens for mobile app and TAFSEEL dashboards and Work flow of approval pages
4	.NET Core APIs	To link mobile app with TAFSEEL
5	TAFSEEL Dashboard	Create Pages of approval work flow
6	Tasfeel with Pibas	To link TAFSEEL Pibas
7	Reports & Analytics	Status, deviation, disbursement
8	Role-Based Access	RO, SCS, RM, Operations
9	Testing & QA	UAT, performance tests
10	Final Deployment	Go-live on mobile devices and production backend
11	Training & Handover	Documentation and training sessions

6. Project Timeline (8 Months)

Month	Activity	Milestone
1	- Project initiation & planning - Requirement Gathering - Screens and TAFSEEL Pages Design initiate - After complete to deliver UI/UX design in FIGMA format to approval of client - Project Setup	Kickoff, Approval of UI (Alpha of project)
2	- App Screens Implementations development. - APIS development for mobile. - Finalizing App Modules at this stage.	Mobile App
3	- TAFSEEL Dashboard. - Create Pages in TAFSEEL for ELAF. - Create Role Based Flow of approval of ELAF. - Reporting	To link mobile app with TAFSEEL
4	- PIBAS Consumptions APIS document understanding - TAFSEEL integrate with PIBAS - Deployment in UAT server.	TAFSEEL link to PIBAS
5	Client UAT Phase 1 begins mobile App and Fixes as well.	Internal QA Passed
6	UAT Phase 2 (PIBAS & TAFSEEL dashboards)	Internal QA Passed
7	Fixes, performance optimization	Ready for Sign-off
8	- Client final sign-off & handover - Deployment in production - Production Support	Complete Project

7. Roles and Responsibilities

- Vendor (Muhammad Nawaz): Development, deployment, training, and support
- Client (SMFB): Requirement validation, testing, user feedback
- PIBAS Vendor: Provide secure API services for integration

8. Assumptions

- React Native will cover both Android & iOS platforms.
- .NET Core 9 APIs will follow secure RESTful conventions.
- SMFB will provide Oracle DB access for development.
- PIBAS APIs will be functional and supported by PIBAS vendor.
- SMFB will provide all business rules and UI field validation logic.

9. Payment Terms & Milestones

Total Project Budget: PKR 2,500,000

Project Duration: 8 Months

Phase 1 – Time-Based Payment Structure (Months 1–4)

The client shall pay a fixed payment of **PKR 300,000 per month**, irrespective of project progress, totaling **PKR 1,200,000** for this phase.

Phase 2 – Milestone-Based Payment Structure (Months 5–8)

Upon successful completion of the User Acceptance Testing (UAT) phase and formal sign-off at the conclusion of Month 8, the client shall issue the **remaining payment of PKR 1,300,000** as a single, consolidated disbursement.

10. Post Compilation SLA (Support Agreement)

Post Go-Live, the vendor will provide support under one following models (to be mutually agreed)

Option A: Hourly SLA – Based Support

- The Vendor shall provide support services at a **pre-agreed rate of PKR 5,000 per hour**.
- All issues and bugs will be formally logged in the agreed tracking system.
- Upon receipt of an issue or bug report from the Client, the Vendor will provide an **hour-based effort estimate**.
- Work will commence only after the Client's formal approval of the estimate.
- Billing will be based on the actual hours worked, calculated at the agreed hourly rate.

Option B: Error Based SLA – Based Support

- The Vendor shall provide support services on a **per-error basis**.
- Each error reported by the Client will be billed at a **fixed rate of PKR 20,000**.
- An "error" is defined as a confirmed fault, defect, or malfunction in the delivered system that impacts expected functionality.
- Billing will occur per error after verification and resolution.

11. Handover of Deliverables

Upon project completion, and in the absence of any ongoing support agreement, the Vendor shall provide the Client with the complete source code and all associated technical documentation as part of the final deliverables.

12. Approval

Client Representative
Name: _____
Title: _____
Signature: _____
Date: _____

Vendor Representative
Name: Muhammad Nawaz
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Phone: +923492087697
Signature: _____
Date: _____