

Contents

1.	About Software Technologies & Digital.....	3
2.	Project Vision – Sindh Microfinance Bank.....	4
3.	Current Situation Analysis & Understanding.....	4
4.	Proposed Solution Overview	5
5.	Detailed Solution Components	5
6.	Project Phases	7
7.	Quality Assurance Approach.....	8
8.	Technology Stack – Brief Overview	8
9.	Team Composition.....	9
10.	Hardware and Infrastructure Requirements.....	9
11.	Investment Requirement	10
12.	Annual Maintenance and Support Options	11
13.	Next Steps.....	12

2. Project Vision – Sindh Microfinance Bank

We understand that Sindh Microfinance Bank is seeking a streamlined and secure Digital Onboarding platform to improve customer acquisition and reduce operational bottlenecks. Our proposed solution will:

- Enable real-time user registration and KYC
- Offer multi-channel access (web & mobile)
- Ensure regulatory compliance and security
- Support user data validation via APIs
- Provide an admin dashboard for onboarding tracking and reporting

This initiative will not only digitize the account opening process but also improve customer experience, operational efficiency, and compliance readiness.

Our understanding of your current challenges and future vision has led us to propose a tailored solution that addresses the specific requirements outlined in your Business Requirements Document version 6.1. This proposal presents a practical, cost-effective approach to implementing the Electronic Loan Application Form (ELAF) system.

What This Means for SMFB

The proposed digital transformation will fundamentally change how your organization processes loan applications. Instead of the current 5-to-7-day manual process, applications will flow through an automated system, reducing processing time to 2-3 days while significantly improving accuracy and compliance.

3. Current Situation Analysis & Understanding

Your current loan application process, while functional, presents several operational inefficiencies:

- Manual Data Entry: Multiple touchpoints increase error probability
- Paper Dependencies: Physical document handling creates bottlenecks
- Limited Visibility: Stakeholders lack real-time application status
- Compliance Overhead: Manual audit trail preparation is time-intensive
- Geographic Constraints: Field officers must return to branches for processing

Business Impact Assessment

Challenge Area	Current Impact	Proposed Improvement
Processing Speed	5-7 business days	2-3 business days
Error Rates	Estimated 15-20% require corrections	Less than 5% with validation

Paper Costs	Significant annual expenditure	Complete elimination
Staff Efficiency	Manual workflow bottlenecks	Automated routing and approvals
Customer Experience	Multiple branch visits required	Single interaction completion

4. Proposed Solution Overview

Digital Platform Architecture

We propose developing a comprehensive digital ecosystem consisting of three integrated components:

- 1. Mobile Application for Field Operations** A tablet-based application designed specifically for Relationship Officers to capture complete loan application data at customer premises. This application will function both online and offline, ensuring uninterrupted operations regardless of connectivity.
- 2. Enhanced Tafseel Integration** Expansion of your existing Tafseel system to include digital workflow management, automated approval routing, and integrated third-party verification services including NADRA and Tasdeeq.
- 3. PIBAS Connectivity** Seamless integration ensuring approved applications automatically flow into your core banking system for disbursement processing.

Technology Foundation

The solution will be built using Flutter technology, providing several distinct advantages:

- **Cross-platform compatibility** ensuring future scalability
- **Consistent user experience** across different devices
- **Reduced development timeline** compared to native alternatives
- **Lower long-term maintenance costs**
- **Future-ready architecture** for iOS expansion if required

5. Detailed Solution Components

Mobile Application Features

Core Functionality:

- Complete digital form with all 56 required fields as specified in your BRD
- Integrated camera functionality for document capture (CNIC, utility bills, customer photos)

- Digital signature collection with proper specimen card format
- GPS location recording for compliance purposes
- Offline operation capability with automatic synchronization
- Real-time data validation to prevent common errors

Document Management:

- Photograph-based document capture
- Automatic image compression and optimization
- Secure local storage until synchronization
- Document checklist management (mandatory vs. optional)

User Experience Design:

- Intuitive interface designed for field use
- Step-by-step workflow guidance
- Progress indicators and validation feedback
- Multi-language support (English/Urdu as required)

Tafseel System Enhancements

Dashboard Development:

- Role-based access control for different user types
- Real-time application status tracking
- Automated workflow routing based on approval matrix
- Exception handling for deviation cases

Integration Services:

- NADRA biometric verification
- Tasdeeq credit bureau integration
- Automated risk assessment
- Compliance checking mechanisms

Approval Workflow Engine:

- Configurable approval matrix implementation
- Automated routing based on risk categories
- Exception escalation procedures
- Digital audit trail maintenance

Reporting and Analytics

Management Dashboard:

- Real-time processing statistics
- Performance metrics by region and officer
- Approval rate analysis
- Processing time tracking

Compliance Reporting:

- Automated audit trail generation
- Regulatory compliance reports
- Document retention management
- Risk assessment summaries

6. Project Phases

Phases	Details	Weeks
Phase 1: Foundation and Planning	<ul style="list-style-type: none"> • Detailed requirements gathering and system analysis • Technical architecture finalization • Database design and security framework • Development environment setup 	6-8 Weeks
Phase 2: Core Development	<ul style="list-style-type: none"> • Mobile application development and testing • Tafseel dashboard creation • API development for system integration • Security implementation and testing 	10-12 Weeks
Phase 3: Integration and Testing	<ul style="list-style-type: none"> • System integration across all platforms • User acceptance testing with your team • Performance optimization and security auditing • Bug fixes and refinement 	6-8 Weeks
Phase 4: Deployment and Go-Live	<ul style="list-style-type: none"> • Production environment setup • User training programs • Phased rollout beginning with pilot branches • Live support during initial operation period 	4-6 Weeks

7. Quality Assurance Approach

Our testing methodology includes:

- Functional testing of all application features
- Performance testing under expected load conditions
- Security penetration testing
- User acceptance testing with actual bank staff
- Integration testing with existing systems

8. Technology Stack – Brief Overview

Mobile Application (Flutter)

- **Flutter Framework:** Cross-platform development for Android (iOS-ready)
- **Offline-First Architecture:** Local data storage with automatic synchronization
- **Secure Storage:** Encrypted local storage for sensitive data
- **Camera Integration:** High-quality document capture and processing
- **GPS Services:** Location tracking for compliance requirements
- **Biometric Authentication:** Fingerprint/face recognition for secure access

Dashboard System (Next.js)

- **Next.js Framework:** Server-side rendering for optimal performance
- **TypeScript:** Type-safe development for robust code quality
- **Real-time Updates:** Live status tracking and notifications
- **Role-based Access:** Granular permissions for different user types
- **Data Visualization:** Interactive charts and analytics dashboards
- **API Integration:** Seamless connectivity with PIBAS, NADRA, and Tasdeeq

Database & Storage

- **PostgreSQL:** Enterprise-grade database for reliable data management
- **Redis Cache:** High-performance caching for faster response times
- **File Storage:** Secure document storage with encryption

Backend Integration

- **RESTful APIs:** Standard API architecture for seamless data exchange
- **Real-time Updates:** WebSocket integration for live status tracking
- **Authentication:** JWT-based secure user authentication system
- **Role-based Access:** Granular permission system for different user types (SCS, BM/RM, Operations)

Key Business Benefits

- **Single Codebase:** Reduced development and maintenance costs
- **Scalable Architecture:** Supports business growth and user expansion
- **Enterprise Security:** Bank-grade security and compliance features
- **Cloud-Ready:** Optimized for reliable hosting and deployment

9. Team Composition

- **Project Manager:** Oversees project execution and client communication
- **UI/UX Designer:** Creates responsive designs for website and app
- **Frontend Developers:** Build website interfaces using React or Next.js
- **Backend Developers:** Develop CMS, inventory system, and APIs using Node.js
- **Mobile App Developers:** Develop Flutter-based mobile app
- **QA Engineers:** Conduct testing and ensure quality
- **DevOps Engineer:** Manage hosting, deployment, and backups

10. Hardware and Infrastructure Requirements

Your Responsibility (SMFB):

- Android tablets for field officers (specifications to be provided)
- Server infrastructure for hosting applications
- Network connectivity and security infrastructure
- Backup and disaster recovery systems
- Staging server access with sample data

Our Responsibility:

- Software development and implementation
- System integration and configuration
- Training and knowledge transfer
- Initial technical support

11. Investment Requirement

Development and Implementation Costs

Component	Description	Investment (PKR)
Mobile Application Development	Complete Flutter-based solution with all specified features	
Tafseel System Enhancement	Dashboard, workflow engine, and integration modules	
System Integration	APIs, third-party connections, data synchronization	
Security and Compliance	Encryption, audit trails, regulatory compliance features	
Testing and Quality Assurance	Comprehensive testing across all system components	
Training and Documentation	User training, system documentation, knowledge transfer	
Project Management	End-to-end project coordination and delivery management	
Deployment Support	Production setup, go-live assistance, initial support	
TOTAL IMPLEMENTATION COST		PKR

Payment Schedule

Milestone	Payment	Amount (PKR)	Timeline
Contract execution and project initiation	35%		Upon signing
Development completion and system integration	30%		End of Phase 2
User acceptance testing completion	20%		End of Phase 3
Go-live and final acceptance	15%		Project completion

- Payments are due within 15 days of invoice issuance.
- Invoices will be issued upon completion and client approval of each milestone deliverable.
- Payments to be made via bank transfer or agreed-upon method.

13. Next Steps

Immediate Actions

1. **Proposal Review:** Technical and business evaluation by your team
2. **Requirements Clarification:** Joint session to finalize any remaining questions
3. **Contract Preparation:** Legal and commercial terms finalization
4. **Project Initiation:** Team mobilization and project kickoff

Decision Timeline

- **Proposal Review Period:** 2 weeks
- **Contract Negotiation:** 1 week
- **Project Start:** Immediate upon contract execution

Required from SMFB

- **Technical Team Designation:** Key contacts for requirements and testing
- **Infrastructure Planning:** Hardware procurement and environment preparation
- **Training Coordination:** User availability for training sessions
- **Change Management:** Internal communication and adoption support

10. Note

- All above price is exclusive of all Government Taxes
- Kindly make all instruments payable to SOFTWARE Technologies & Digital
- In Web or App will mention 'Site Designed & Developed by Software' with a hyperlink to the Software.net website for 2 years.
- Timelines will be modified accordingly if there are any delays in receiving feedback or approvals from the client.
- If there are any specific features or functionalities that are required but not mentioned in the scope, please communicate them separately as the current estimate does not include them.
- Services such as Website Management, Social Media Management, SEO, Hosting, PPC charges will be taken in advance.
- The client assumes responsibility for obtaining and managing any third-party plugins/extensions/api/components etc. and procuring all necessary images/videos for the website of your brand will be arranged or paid for by the client.

- Domain, Hosting & and SSL will be quoted separately after confirmation of requirement. Or provided by the Client.
- Design revisions beyond 2 rounds will be charged separately
- Price is valid for 15 days from the date of submission.