Statement of Work (SOW)

Development of ELAF Mobile App and Tafseel Integration

Client: Sindh Microfinance Bank Limited

Vendor: Muhammad Nawaz (Freelancer)

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City: Karachi, Pakistan

Version: 1.0

Date: 04-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 a module for ELAF and approval work flow .

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.

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	Kickoff
2	UI/UX, backend & API setup	UI Approved
3	App dev + Tafseel and Pibase integration begins	Mid Dev Progress
4	Final deployment completed	Deployment Complete
5	Client UAT Phase 1 begins	Internal QA Passed
6	UAT Phase 2 (PIBAS & dashboards)	UAT Midway
7	Fixes, performance optimization	Ready for Sign-off
8	Client final sign-off & handover	Project Complete

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 2,400,000

Project Duration: 8 Months

Phase 1: Time-Based Payments (First 4 Months)
Client pays PKR 300,000/month regardless of progress (total PKR 1,200,000):

Month	Description	Amount (PKR)	Condition
1	Project initiation & planning	300,000	End of Month 1
2	UI/UX + backend setup	300,000	End of Month 2
3	App dev + Tafseel Pibase and integration	300,000	End of Month 3
4	Final Deployment	300,000	End of Month 4

Phase 2: Milestone-Based Payment (Last 4 Months)
Remaining PKR 1,200,000 is paid as a one-time payment after full UAT sign-off at Month 8.

10. Approval

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

Vendor Representative
Name: Muhammad Nawaz
Title: Freelancer – Software Developer
Email: muhammadnawaz4177@gmail.com
Phone: +923492087697
Signature: _____
Date: _____