



SBI - SureMatch BG Solution Document

Document History:

Sl. No.	Prepared By	Reviewed By	Date	Version
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1. Introduction

Impactsure Technologies creates AI products for banks, financial institutions, and corporates to enable digital transformation. The Company uses the latest AI/ML and NLP technologies to build User-centric tools and solutions that are scalable and secure. These offerings are developed by experts who have vast experience in analytics, multiple domains, and technology; they empower clients to deliver valuable business and operational outcomes.

Impactsure Technologies supports various financial institutions and corporate customers with the ability to implement artificial intelligence (AI) and machine learning (ML) solutions that can increase operational efficiency and reduce compliance risks.

We understand that the Bank is looking to enhance the Inland Bank Guarantee (IBG) issuance processes using the SureMatch BG AI Solutions with advanced functionalities at Bank side by integration with Bank's Exim Enterprise. Additionally, the bank would like to extend the solution benefits to the bank's customers through integration with the Customer Enterprise application, to improve the overall BG process operational efficiencies and enhance customer experience.

2. Background and problem statement

The Bank Guarantee application and granting process involves the submission, scrutiny and vetting process involving many types of unstructured input documents such as legal and commercial contracts, financial statements, transport documents, corporate identification, applicant related information and more.

Although the guidelines and the form of key documents and supporting documents are largely the same, the content is not. It is crucial that both the Bank and their customer inspect the documents carefully and check for errors and mistakes which may cause delays, further costs, or compliance issues.

The key problems that arise in most bank guarantee process can be summarized below-

- Inability to reuse previously vetted documents as precedents
- Manually validating text against standard and customer specific requirements and clauses
- Time taken to search through multiple files for contextual language
- Repetitive and error prone scrutiny and validation process
- Dependency on specific teams and individuals to scrutinize documents and text for discrepancy and correction
- Manual data entry for details available in multiple attachments

3. About SureMatch

SureMatch is AI ML Solutions developed using microservices called SureTons that are specifically designed to perform specialised activities like classification & indexing of documents, contextual data extraction, consistency checks from complex documents that are in various templates and formats and end to end processing of the transactions.

SureTons	Platforms	Modules/Solutions				
ST 101	SureMatch Scrutinize, vet, verify documents in minutes	Bank Guarantee Vetting	Letter of Credit Import/Export	Bills Import/Export	Risk Profiling	Dynamic Rules Engine
ST 102	SureXtract Extract data from any document	Remittance (In/out) ward	Contracts Forward	Currencies Buy/Sell	Packing Credit	Credit Sanction
ST 103	SureAutomate Intelligent RPA	Invoice Processing Extraction	AR/FS Extraction	Contract Vetting	ESG, M&A, Legal	Treasury Automation
ST 104	SureFlow Custom Business Process Workflows	Corporates Contextual Documentation	Insurance Documentation	Healthcare Documentation	Invoices AR/AP	Onboarding Corporate KYC
ST 105		Process Intelligent Automation	Logistics Automation	QR/Barcode Digital Signature	Connectors API Portal Govt	Knowledge Management
ST 110						
ST 115						
ST 120						
ST 125						
ST 130						
ST 140						
ST 145						
ST 150						
ST 155						
ST 160						
ST 165						
ST 210						
ST 215						
ST 220						
ST 310						
ST 315						
ST 320						
ST 415						
ST 425						
ST 510						
ST 515						
ST 525						
ST 610						

SURE Secure Unified Responsible Engine	BPMN Workflow	OCR	Rule Engine	AI/ML	Gen AI	Smart Search	Analytics
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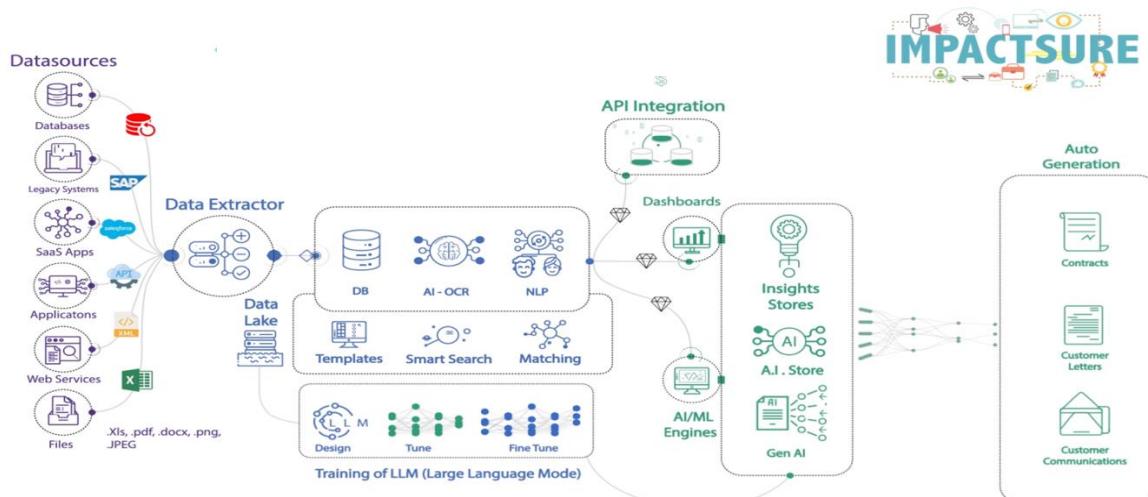
25+ Modular platforms and solutions for BFSI	20+ Cross Industry solutions	450+ SureTons (Microservices) for 600+ use cases and point solutions	On Premises Public Cloud Private Cloud
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SureMatch's strength is to understand the context of the documents, identify and extract the key data placed across the documents and its application for each process / use case.

SureMatch is a part of the SURE Platform. It is modular and can easily be extended with solution components from the SureTon library to create solutions for different applications.

4. Architecture

SureMatch is designed for security and scale. Its architecture is shown below:



5. Scope of SureMatch Solutions for Inland Bank Guarantee (IBG) Processes

Impactsure's SureMatch Bank Guarantee (BG) Solution is a comprehensive suite of features and capabilities perfectly aligned with the outlined requirements for automation of the Bank's IBG processes. Leveraging the power of artificial intelligence, machine learning, and natural language processing, SureMatch BG ensures seamless processing, accurate data extraction, and efficient validation across the entire BG lifecycle.

5.1 Phase 1:

Business and Functional Requirements:

Document Training:

- The bank is required to provide a minimum of 10,000 Bank Guarantee (BG) text files for training the SureMatch vetting engine.
- A set of 1,000 Customer Request Letters (CRLs) must be shared.
- A minimum of 200 Individual Counter Guarantee documents is needed.
- The bank must also provide a list of underlying document types relevant to BG issuance.
- For each identified underlying document type, the bank should share at least 200 sample documents.

BR 1: SureMatch and Exim Enterprise system SSO Integration at Bank: (Use Case 1 Flow for EE User Given at Annexure)

1. There will be an SSO Integration between SureMatch and Exim Enterprise in the Bank queue.
2. SureMatch will use SBI AD for authentication. SBI will share user Id, Branch Id, Group Id.
3. Will there be a group of users? BRU, BRC, BGA, DEO, DSO? What would the access control be?

BR 2: API for uploading the document along with details: API - SendBGDraftForVetting'

1. Bank BRU Users from Exim system at BG queue, will click on 'BG Vetting' button (proposed). On click on it, SureMatch screen will open via SSO integration.
2. Input Parameter – For BG request submitted at, Exim system will pass the BG file (EE needs to validate for the mandatory BG Text file attach in the document), customer request letter, individual counter guarantee and underlying document along with WID and cust id.

3. Input Parameter – For BG request submitted through CE, Exim system will pass the CE ‘Channel Reference Number’ along with WID.
4. The following fields will pass as per User journey.

Field Name	Mandatory/Optional	Data Type	Data Length
Files	Mandatory for BRU	Word/PDF File/TIF/JPEG/PNG/scanned PDF	-
request_id	Mandatory	Alphanumeric	
Guarantee Ref	Mandatory	String	As per EE
Request ID	Mandatory	String	As per EE
Channel Reference Number	Mandatory (In case of request comes from CE)	Numeric	As per CE
Cust Id	Mandatory	Numeric	As per CE
customer_name			
counterparty_name			

FR 1: Document classification and identification.

1. Branches may upload all documents together as one file or different files, the system will be processing the same and split if all the documents are uploaded together.
2. Bank will be able to use the split functionality for the uploaded documents for any other module also (viz., When the branches upload the Bills related documents for LC / Non Lc trade finance transactions, using OCR-cum-split functionality system should be able to split the documents into multiple type). This functionality will be available separately.
3. This would be in Word, PDF, TIF, PNG, or JPEG format. Users can also upload other supporting documents like underlying transaction documents, customer request letters, Counter Guarantee, etc.

FR 2: Entity extraction from Supporting Document (CRL & Underlying Document)

1. Entity extraction from CRL, Underlying Document and compare with BG Text.
2. Uploaded Counter Guarantee side-by-side comparison with Standard Counter Guarantee.

FR 3: BG Vetting along with Entity Extraction, BG Classification Types/Subtypes, Clause Classification, Onerous Clause Identification and Discrepancy Identification

1. BG Vetting API will be called internally and will give output as vetted BG along with Entity Extraction, BG Classification Types/Subtypes, Clause Classification, Onerous Clause Identification and Discrepancy Identification.
2. BRU User will be able to edit BG text. Edited text would be available in track change mode.
3. BRU User will be able to view standard clauses for selected clause and replace text with system recommended suggested standard clause. Edited text would be available in track change mode.
4. BRU User will be able to edit entity value, if required. SureMatch system will maintain history.
5. BRU User will be able to edit BG Type & Sub-Type, if required. SureMatch system will maintain history. BG types and Sub-Types will be in sync with numbers of sub types and nomenclature.
6. BRU User will be able to unselect / delete onerous clause identified by system, if required. User will also be able to add onerous clause, if required. SureMatch system will maintain history.
7. BRU User will be able to download vetting report.
8. BRU User will be able to download vetted BG output file in Word format.
9. When a change is made and User saves it, a new version would be saved in the system. BRU User can compare version.
10. BRU Users will be able to re-vet the BG text in surematch after making any changes. Whenever user edits the text, re-vet should be mandatory to regenerate the clauses and text for auto updating of fields in EE
11. Revetting will be called when the user clicks on the submit button. Revet button click also call the API 'SendBGDraftForVetting' in the backend
12. Entity comparison between BG Text, CRL and Underlying Document, And input data received from API
13. Counter Guarantee side-by-side comparison with Standard Counter Guarantee. SureMatch will compare the content of the Counter Guarantee and check whether it is as per Bank's standard format. In case the Counter guarantee is not as per standard format, then message same should be shown to the users.
14. Only individual standard counter guarantee is part of this comparison.

After the BRU has vetted BG in SureMatch, the subsequent process in EE would continue. EE would make necessary changes to display the results coming from SureMatch.

15. BRC from Exim system at BG queue, will click on 'BG Vetting' button (proposed). On click on it, SureMatch screen will open via SSO integration. BRC would have view only access in SureMatch. After BRC has completed their task in EE, they would submit the request for further processing.
16. BGA from Exim system at BG queue, will click on 'BG Vetting' button (proposed).

On click on it, SureMatch screen will open via SSO integration.

17. BGA user will have edit access in SureMatch. Edited text would be available in track change mode.
18. BGA user will be able to view standard clauses for selected clause and replace text with system recommended suggested standard clause.
19. BGA user will be able to edit entity value, if required. SureMatch system will maintain history.
20. BGA user will be able to edit BG Type & Sub-Type, if required. SureMatch system will maintain history.
21. BGA user will be able to unselect / delete onerous clause identified by system, if required. BRU would also be able to add onerous clause, if required. SureMatch system will maintain history.
22. BGA will be able to download vetting report.
23. BGA will be able to download vetted BG output file in Word format.
24. When a change is made and user saves it, a new version would be saved in the system. BGA user can compare version.
25. BGA will be able to re-vet the BG after making any changes. Re-vet is mandatory in case of change
26. When re-vet is called, API ‘SendBGDraftForVetting’ from SureMatch would be called again. Output should be shown to the user for confirmation.
27. In re-vet and the fresh data will be compared with the text already extracted at BRU stage and if there is any difference a warning to be shown to BGA. If said Yes, then the revised field value should flow to Eximbills after showing warning to him that existing value will get replaced in Eximbills.
28. After the BG vetting is done in SureMatch, BGA will submit the request. User would be navigated to EE system. After submit at surematch BGA Flag will be share to EE if changes is made.
29. DEO from Exim system at BG queue, will click on ‘BG Vetting’ button (proposed). On click on it, SureMatch screen will open via SSO integration. DEO will have view only access in SureMatch.
30. DSO from Exim system at BG queue, will click on ‘BG Vetting’ button (proposed). On click on it, SureMatch screen will open via SSO integration. DSO will have view only access in SureMatch.
31. After successful release of BG transaction by DSO and updation of CBS journal numbers, EE will send successfully BG issued flag to frozen BG text submitted by BGA to SureMatch. **EE will share final issue status in API - IssueBG**
32. When the Auditor fetches any transaction in EE, he / she will be able to get into UI of SureMatch and check the details. After checking he should be able to come back to EE to the same screen.
33. The **Auditor** will have **View-Only** access within the Surematch UI, They can **fetch and view all(BG) details** but **cannot modify** any data. Surematch will utilize the same API used for **vetting received BG drafts**, **User access will be controlled via the "role" parameter**.

- For view-only access, there is no need to pass the BG text in the API request.
- The following parameters should be passed:
 - cust_id
 - wid
 - role
 - channel_ref_no (required only if the BG originates from CE)

BG File Flag Mandatory Logic

- When a user with Edit access in SureMatch performs vetting:
 - If InitialRequest = Yes, then the BGFileFlag field in the API must be mandatory.
 - If InitialRequest = No, then the BGFileFlag field in the API will be non-mandatory.

BG Search via EE Application

- When any user accesses SureMatch through the EE application for a BG search, The BG data will be displayed on the SureMatch Vetting screen, However, this data will be non-editable (read-only).

Vetted API Enhancement

- SureMatch will introduce a new parameter in the Vetted API — a view-only flag/parameter.
- This parameter will provide view-only access to the relevant data.

Screens:

1. BG Vetting Screen:

- Vetted BG Screen along with Entity Extraction, BG Classification Types/Subtypes, Clause Classification, Onerous Clause Identification and Discrepancy Identification.
- User will be able to edit BG text. Edited text would be available in track change mode.
- Re-Vet button: User will be able to re-vet the BG after making any changes. Re-vet is mandatory in case of change.
- Save changes button: User will be able to save the changes while editing the document. A new version would be saved in the system.
- Summary Report button: User will be able to download vetting report.
- Submit button: Only BRU and BGA will be able to SUBMIT the changes to the EE through API.
- For all other users other than BRU and BGA only view access is applicable hence Re-vet button, save changes button and submit button will be disable.

Entities Tab:

Extracted entities will be shown in this tab and User will be able to edit each entity's value and BG Type & Sub-Type, if required.

The screenshot shows a software interface for document review and analysis. At the top, there are navigation icons for 'Home', 'Impactsure', and a user profile. The main title bar reads 'V3 (10/06/2025-14:49)' and 'SM2506090003U_ABC_Windsor India Ltd.docx'. A status bar indicates 'In Progress'. On the left, a vertical toolbar contains icons for 'Re-Vet BG', 'Save Changes', 'Summary Report', 'Download BG', and 'Submit'. The central area displays the document content with highlighted sections and annotations. The right side features a detailed table of document metadata and settings.

Performance Guarantee RETENTION MONEY				
Entities	Onerous	Classification	Comment	Discrepancy
BG Type	Performance Guarantee	<input type="checkbox"/>	<input type="checkbox"/>	
BG Sub-Type	RETENTION MONEY	<input type="checkbox"/>	<input type="checkbox"/>	
BG Language	English	<input type="checkbox"/>	<input type="checkbox"/>	
Applicant	ABC	<input type="checkbox"/>	<input type="checkbox"/>	
Applicant Address	India	<input type="checkbox"/>	<input type="checkbox"/>	
Beneficiary	Windsor India Ltd	<input type="checkbox"/>	<input type="checkbox"/>	
Beneficiary Address	India	<input type="checkbox"/>	<input type="checkbox"/>	
Country	India	<input type="checkbox"/>	<input type="checkbox"/>	
Currency (Short)	Rs	<input type="checkbox"/>	<input type="checkbox"/>	
Currency (Long)	RUPEES	<input type="checkbox"/>	<input type="checkbox"/>	
Amount	6,87,227	<input type="checkbox"/>	<input type="checkbox"/>	
Amount (In Words)	Rupees Six Lakh Eighty Seven Thousand Two Hundred Twenty Seven	<input type="checkbox"/>	<input type="checkbox"/>	
Expiry Date	31/12/2025	<input type="checkbox"/>	<input type="checkbox"/>	
Claim Expiry Date	NOTFOUND	<input type="checkbox"/>	<input type="checkbox"/>	
Issuance Date	09/10/2023	<input type="checkbox"/>	<input type="checkbox"/>	

Annotations in the document include:

- DocType: PG**
- Doc SubType: RETENTION MONEY**
- RESTRICTED Retention Bank Guarantee**
- To, Windsor India Ltd.
- Dear Sirs / Madam,
- In consideration of
- Windsor India Ltd, a company incorporated under the Companies Act, 1956 and having its registered office (hereinafter called the "Company" which expression shall unless repugnant to the context or meaning thereof be deemed to mean and include its successors and assigns) having agreed to release a sum of Rs 100000/- (Rupees Six Lakh Eighty Seven Thousand Two Hundred and Twenty Seven Only) as retention money to ABC LTD a company incorporated under the Companies Act, 1956 and having its registered office at (hereinafter referred to as the "Supplier" which expression shall unless repugnant to the context or meaning thereof be deemed to mean and include its successors and permitted assigns) towards the retention money held by the Company in accordance with the terms and conditions of the Purchase Order No. GDW/PO/0454/2023-24 dated 16-October-2023 of Rs 32,51,996/- (Rupees Thirty Two Lakhs Fifty One Thousand Nine Hundred and Ninety Six Only) without tax for Supply, Installation, Testing, Commissioning and Handing over of VAV Controls Package Systems at HONOUR LAB LIMITED, abcd, GUMMADIDALA (M), SANGAREDDY (D), TELANGANA-502313 (hereinafter referred to as the "said Purchase Order") subject to the Company being provided with our guarantee in the manner hereinafter contained, we, The Hongkong and Shanghai Banking Corporation Limited, a company incorporated under the Companies Ordinance of the Hong Kong Special Administrative Region (HKSAR), having its registered office at 1, Queen's Road Central, Hong Kong and acting through its branch at No. 7, MG Road, Bangalore 560 001, INDIA. (hereinafter referred to as "the Bank/Guarantor" which expression shall, unless repugnant to the context or meaning thereof, include all its successors, administrators, executors and permitted assignees) do hereby covenant and agree with you as follows:

Buttons at the bottom: Re-Vet BG, Save Changes, Summary Report, Download BG, Submit.

Onerous Tab:

Extracted onerous clauses will be shown in this tab and User will be able to unselect / delete onerous clauses identified by system, if required. User will also be able to add onerous clauses, if required.

It also shows the Actions need to take for the Customer and Bank.

This screenshot shows the 'Onerous' tab of the software interface. It displays three specific onerous clauses with their descriptions and actions for both customer and bank.

Onerous Type	Action For Customer	Action For Bank
Open Ended	"Open-Ended require Bank's approval"	"This is an open ended clause. Take legal approval."
Waiver of Bank Rights	"Auto Renewal is based on Bank's approval."	"This will make the Bank's obligation to pay under the BG perpetual. The same should not be permitted unless specifically approved by the appropriate sanctioning authority."
Principal Debtor	"Bank to provide the actionable for customer"	"Bank to provide the necessary actionable"
Invocation by Fax or email	"Ensure right email or fax number is mentioned clearly. This would need Bank's approval."	"BG could be claimed by email or fax. Take

Annotations in the document include:

- DocType: PG**
- Doc SubType: RETENTION MONEY**
- RESTRICTED Retention Bank Guarantee**
- To, Windsor India Ltd.
- Dear Sirs/Madam,
- In consideration of
- Windsor India Ltd, a company incorporated under the Companies Act, 1956 and having its registered office (hereinafter called the "Company" which expression shall unless repugnant to the context or meaning thereof be deemed to mean and include its successors and assigns) having agreed to release a sum of Rs.100000/- (Rupees Six Lakh Eighty Seven Thousand Two Hundred and Twenty Seven Only) as retention money to ABC LTD a company incorporated under the Companies Act, 1956 and having its registered office at (hereinafter referred to as the "Supplier" which expression shall unless repugnant to the context or meaning thereof be deemed to mean and include its successors and permitted assigns) towards the retention money held by the Company in accordance with the terms and conditions of the Purchase Order No. GDW/PO/0454/2023-24 dated 16-October-2023 of Rs.32,51,996/- (Rupees Thirty Two Lakhs Fifty One Thousand Nine Hundred and Ninety Six Only) without tax for Supply, Installation, Testing, Commissioning and Handing over of VAV Controls Package Systems at HONOUR LAB LIMITED, abcd, GUMMADIDALA (M), SANGAREDDY (D), TELANGANA-502313 (hereinafter referred to as the "said Purchase Order") subject to the Company being provided with our guarantee in the manner hereinafter contained, we, The Hongkong and Shanghai Banking Corporation Limited, a company incorporated under the Companies Ordinance of the Hong Kong Special Administrative Region (HKSAR), having its registered office at 1, Queen's Road Central, Hong Kong and acting through its branch at No. 7, MG Road, Bangalore 560 001, INDIA. (hereinafter referred to as "the Bank/Guarantor" which expression shall, unless repugnant to the context or meaning thereof, include all its successors, administrators, executors and permitted assignees) do hereby covenant and agree with you as follows:

Buttons at the bottom: Re-Vet BG, Save Changes, Summary Report, Download BG, Submit.

Classification Tab:

Extracted clauses classification will be shown in this tab, and User will be able to view standard clauses for selected clauses and replace text with system recommended suggested standard clause.

Edited text would be available in track change mode.

V3 (10/06/2025-14:49)
Compare BG
SM2506090003U_ABC_Windsor India Ltd.docx
In Progress
Performance Guarantee | RETENTION MONEY

Entities
Onerous
Classification
Comment
Discrepancy

SURE

others

SURE

others

SURE

beneficiary

SURE

others

<div style="display: flex; justify-content: space-between; margin-top

Comment Tab:

The comments added in the text while editing will be shown in this tab, and User will be able to view the comments added by the user.

SureMatch
IMPACTSURE
Welcome Impactsure

V3 (10/06/2025-14:49)
Compare BG
SM2506090003U_ABC_Windsor India Ltd.docx

In Progress
Performance Guarantee
RETENTION MONEY

B I U S X¹ X² E E E E H A T¹ T² F¹ F² G¹ G² D¹ D² C¹ C²
Entities Onerous Classification Comment Discrepancy

DocType: PG
DocSubType: RETENTION MONEY

RESTRICTED Retention Bank Guarantee

To, Windsor India Ltd.

Dear Sirs/Madam,

In consideration of

Windsor India Ltd, a company incorporated under the Companies Act, 1956 and having its registered office (hereinafter called the "Company" which expression shall unless repugnant to the context or meaning thereof be deemed to mean and include its successors and assigns) having agreed to release a sum of Rs.100000/- (Rupees Six Lakh Eighty Seven Thousand Two Hundred and Twenty Seven Only) as retention money to **okaldABC LTD** a company incorporated under the Companies Act, 1956 and having its registered office at (hereinafter referred to as the "Supplier" which expression shall unless repugnant to the context or meaning thereof be deemed to mean and include its successors and permitted assigns) towards the retention money held by the Company in accordance with the terms and conditions of the Purchase Order No. GDW/PO/0454/2023-24 dated 16-October-2023 of Rs.32,51,996/- (Rupees Thirty Two Lakhs Fifty One Thousand Nine Hundred and Ninety Six Only) without tax for Supply, Installation, Testing, Commissioning and Handing over of VAV Controls Package Systems at HONOUR LAB LIMITED, abcd, GUMMADIDALA (M), SANGAREDDY (D), TELANGANA-502313 (hereinafter referred to as the "said Purchase Order")

subject to the Company being provided with our guarantee in the manner hereinafter contained, we, The Hongkong and Shanghai Banking Corporation Limited, a company incorporated under the Companies Ordinance of the Hong Kong Special Administrative Region (HKSAR), having its registered office at 1, Queen's Road Central, Hong Kong and acting through its branch at No. 7, MG Road, Bangalore 560 001, INDIA, (hereinafter referred to as "the Bank/Guarantor" which expression shall, unless repugnant to the context or meaning thereof, include all its successors, administrators, executors and permitted assignees) do hereby covenant and agree with you as follows:-

Re-Vet BG
Save Changes
Summary Report
Download BG
Submit

Entities
Onerous
Classification
Comment
Discrepancy

SureMatch 2025-06-06T09:53:00Z
others 65.61%
SureMatch 2025-06-06T09:53:00Z
irrevocable 50.77%
SureMatch 2025-06-06T09:53:00Z
others 69.25%
SureMatch 2025-06-06T09:53:00Z
others 81.83%
SureMatch 2025-06-06T09:53:00Z
Applicant Name Verified:Applicant Name Matches
SureMatch 2025-06-06T09:53:00Z
Beneficiary Name Found:Beneficiary Name found in the document
SureMatch 2025-06-06T09:53:00Z

Discrepancy Tab:

Discrepancies identified while the Extraction and vetting process will be shown in this tab, and User will be able to view and cross-check discrepancies.

SureMatch IMPACTSURE

Welcome Impactsure

V3 (10/06/2025-14:49) Compare BG SM2506090003U_ABC_Windsor India Ltd.docx In Progress Performance Guarantee | RETENTION MONEY

B I U S X X H A T I Entities Onerous Classification Comment Discrepancy

DocType: PG
Doc SubType: RETENTION MONEY

RESTRICTED Retention Bank Guarantee

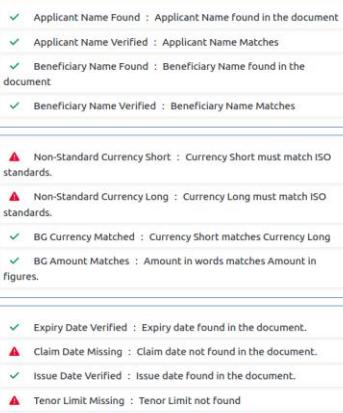
To, Windsor India Ltd.

Dear Sirs/Madam,

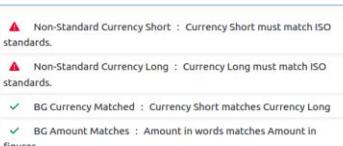
In consideration of

Windsor India Ltd, a company incorporated under the Companies Act, 1956 and having its registered office (hereinafter called the "Company" which expression shall unless repugnant to the context or meaning thereof be deemed to mean and include its successors and assigns) having agreed to release a sum of Rs.100000/- (Rupees Six Lakh Eighty Seven Thousand Two Hundred and Twenty Seven Only) as retention money to ABC LTD a company incorporated under the Companies Act, 1956 and having its registered office at (hereinafter referred to as the "Supplier" which expression shall unless repugnant to the context or meaning thereof be deemed to mean and include its successors and permitted assigns) towards the retention money held by the Company in accordance with the terms and conditions of the Purchase Order No. GDW/P/O/0454/2023-24 dated 16-October-2023 of Rs.32,51,996/- (Rupees Thirty Two Lakhs Fifty One Thousand Nine Hundred and Ninety Six Only) without tax for Supply, Installation, Testing, Commissioning and Handing over of VAV Controls Package Systems at HONOUR LAB LIMITED, abcd, GUMMADIDALA (M), SANGAREDDY (D), TELANGANA-502313 (hereinafter referred to as the "said Purchase Order")

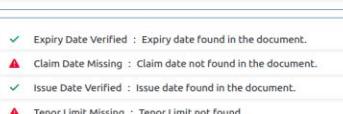
subject to the Company being provided with our guarantee in the manner hereinafter contained, we, The Hongkong and Shanghai Banking Corporation Limited, a company incorporated under the Companies Ordinance of the Hong Kong Special Administrative Region (HKSAR), having its registered office, 1, Queen's Road, Central, Hong Kong and acting through a branch at No. 7, MG Road, Bangalore 560 001, INDIA, (hereinafter referred to as "the Bank/Guarantor" which expression shall, unless repugnant to the context or meaning thereof, include all its successors, executors and permitted assignees) do hereby covenant and agree with you as follows:-



- ✓ Applicant Name Found : Applicant Name found in the document
- ✓ Applicant Name Verified : Applicant Name Matches
- ✓ Beneficiary Name Found : Beneficiary Name found in the document
- ✓ Beneficiary Name Verified : Beneficiary Name Matches



- ⚠ Non-Standard Currency Short : Currency Short must match ISO standards.
- ⚠ Non-Standard Currency Long : Currency Long must match ISO standards.
- ✓ BG Currency Matched : Currency Short matches Currency Long
- ✓ BG Amount Matches : Amount in words matches Amount in figures.



- ✓ Expiry Date Verified : Expiry date found in the document.
- ⚠ Claim Date Missing : Claim date not found in the document.
- ✓ Issue Date Verified : Issue date found in the document.
- ⚠ Tenor Limit Missing : Tenor Limit not found

Ret-Vet BG Save Changes Summary Report Download BG Submit

2. Compare BG Button (Entity Matching between CRL and Underlying Document with BG Text) *These screens are for Re-Presentative and will be changed.*

Entities Comparison:

Entity Matching between CRL and Underlying Document with BG Text.

SureMatch IMPACTSURE

V1 (03/09/2025-18:03) Compare BG SM2506100003U_ACME Limited_INDIAN OIL CORPORAT.docx In Progress Performance Guarantee | BID BOND GUARANTEE

[← Back](#)

Entity Name	BG Text	CRL Document	Underlying Document
Beneficiary Name	INDIAN OIL CORPORATION LIMITED	INDIAN OIL CORPORATION LIMITED	N.A
Beneficiary Address 1	Not found	123 Main Street	N.A
Beneficiary Address 2	Not found	Apt 4B	N.A
Beneficiary City	Not found	New York	N.A
Beneficiary Pincode	Not found	10001	N.A
Beneficiary State	Not found	NY	N.A
Currency (Short)	Rupees	USD	N.A
Currency (Long)	RUPEES	N.A	N.A
BG Amount	25,05,000	1000000	25,05,000
BG Type	N.A	Performance	N.A
Beneficiary Bank IFSC	N.A	ABC123456	N.A

[Re-Vet BG](#) [Save Changes](#) [Summary Report](#) [Download BG](#) [Submit](#)

3. Compare BG

- Uploaded Counter Guarantee with Standard Counter Guarantee.

These screens are for Re-Presentative and will be changed.

SureMatch IMPACTSURE

V3 (10/06/2025-14:49) Compare BG SM2506090003U_ABC_Windsor India Ltd.docx In Progress Performance Guarantee | RETENTION MONEY

[← Back](#) [Document](#) Entities

original	BG_Sample26_D3 2.docx
<p>DocType: PG Doc SubType: RETENTION MONEY</p> <p>RESTRICTED Retention Bank Guarantee</p> <p>To: Windsor India Ltd.</p> <p>Dear Sirs/Madam,</p> <p>In consideration of</p> <p>Windsor India Ltd, a company incorporated under the Companies Act, 1956 and having its registered office (hereinafter called the "Company" which expression shall unless repugnant to the context or meaning thereof be deemed to mean and include its successors and assigns) having agreed to release a sum of Rs.100000/- (Rupees Six Lakh Eighty Seven Thousand Two Hundred and Twenty Seven Only) as retention money for ABC LTD a company incorporated under the Companies Act, 1956 and having its registered office at (hereinafter referred to as the "Supplier" which expression shall unless repugnant to the context or meaning thereof be deemed to mean and include its successors and permitted assigns) towards the retention money held by the Company in accordance with the terms and conditions of the Purchase Order No. GDW/PO/0454/2023-24 dated 16-October-2023 of Rs.32,51,996/- (Rupees Thirty Two Lakh Five Thousand One Hundred and Ninety Nine Only) (hereinafter referred to as the "Retention Money").</p>	<p>BG Number BG202501091002E Issuance Date 09-01-2025</p> <p>To, INDIAN OIL CORPORATION LIMITED, Auckland Garden, Mumbai, 400010</p> <p>In consideration of M/s Indian Oil Corporation Limited (hereinafter referred to as the "Authority", which expression shall unless it be repugnant to the subject or context thereof include its, successors and assigns) having agreed to receive, pursuant to the provisions of the relevant tender document, the Bid of M/s ACME Limited and having its Registered Office at Grant House, 2nd Floor, Uppal Hyderabad 500013 India (hereinafter referred to as the "Bidder", which expression shall unless it be repugnant to the subject or context thereof include its their executors, administrators, successors, and assigns), for bidding of Electrical Cables pursuant to the Tender Document issued in respect of the Electric Cables (hereinafter collectively referred to as "Tender Document").</p> <p>We, Impactsure Bank Limited, a company incorporated and registered under the Companies Act 1956 and having its registered office at Impactsure Bank Limited, A-207, EBD Tower, Bhandup 400078 and a branch office at 56A, Hemanta Basu Lane, Kolkata-700001 ("Bank") at the request of the Bidder, do hereby, in terms of the Tender Document, irrevocably, unconditionally and without reservations guarantee the due and faithful fulfilment and compliance of the terms and conditions of the Tender Document by the Bidder and unconditionally and irrevocably undertake to pay forthwith to the Nominated Authority an amount of Rs. 25,05,000 (Rupees Twenty Five Lakh and Five Thousand Only) (hereinafter referred to as the "Retention Money").</p>

[Re-Vet BG](#) [Save Changes](#) [Summary Report](#) [Download BG](#) [Submit](#)

- Uploaded Signed Final BG with Last Vetted Issued BG

These screens are for Re-Presentative and will be changed.

Work Id: SM2506230001U BG Number: TEST123 BG Type: Performance Guarantee BG Sub Type: BID BOND GUARANTEE

[← Back](#)

Document

Final Vetted Issued BG

BG_Sample26_D7.docx

BG Number BG202501091002E

Issuance Date 18-01-2025

To, INDIAN OIL CORPORATION LIMITED, Auckland Garden, Mumbai, 400010

In consideration of M/s Indian Oil Corporation Limited (hereinafter referred to as the "Authority", which expression shall unless it be repugnant to the subject or context thereof include its, successors and assigns) having agreed to receive, pursuant to the provisions of the relevant tender document, the Bid of M/s ACME Limited (hereinafter referred to as the "Bidder", which expression shall unless it be repugnant to the subject or context thereof include its/heir executors, administrators, successors and assigns), for bidding of Electrical Cables pursuant to the Tender Document issued in respect of the Electric Cables (hereinafter collectively referred to as "Tender Document").

We Impactsure Bank Limited, a company incorporated and registered under the Companies Act 1956 and having its registered office at Impactsure Bank Limited, A-207, EBD Tower, Bhandup 400078 and a branch office at 56A, Hemanta Basu Lane, Kolkata-700001 ("Bank") at the request of the Bidder, do hereby in terms of the Tender Document, irrevocably, unconditionally and without reservations guarantee the due and faithful fulfilment and compliance of the terms and conditions of the Tender Document by the Bidder and unconditionally and irrevocably undertake to pay forthwith to the Nominated Authority an amount of Rs. 25,05,000 (Rupees Twenty Five Lakh and Five Thousand Only) (hereinafter referred to as the "Guarantee") as our primary obligation without any demur, reservation, recourse, contest or protest and without reference to the Bidder if the Bidder shall fail to fulfil or comply with all or any of the terms and conditions contained in the said Bidding Documents.

The bank undertakes not revoke this guarantee except with the prior consent of the Indian Oil Ltd. in writing.

BG Number BG202501091002E after Changed

Issuance Date 18-01-2025

To, INDIAN OIL CORPORATION LIMITED, Auckland Garden, Mumbai, 400010

In consideration of M/s Indian Oil Corporation Limited (hereinafter referred to as the "Authority", which expression shall unless it be repugnant to the subject or context thereof include its, successors and assigns) having agreed to receive, pursuant to the provisions of the relevant tender document, the Bid of M/s ACME Limited and having its registered office at Grant House, 2nd Floor, Uppal Hyderabad 500013 India (hereinafter referred to as the "Bidder", which expression shall unless it be repugnant to the subject or context thereof include its/heir executors, administrators, successors and assigns), for bidding of Electrical Cables pursuant to the Tender Document issued in respect of the Electric Cables (hereinafter collectively referred to as "Tender Document").

We Impactsure Bank Limited, a company incorporated and registered under the Companies Act 1956 and having its registered office at Impactsure Bank Limited, A-207, EBD Tower, Bhandup 400078 and a branch office at 56A, Hemanta Basu Lane, Kolkata-700001 ("Bank") at the request of the Bidder, do hereby in terms of the Tender Document, irrevocably, unconditionally and without reservations guarantee the due and faithful fulfilment and compliance of the terms and conditions of the Tender Document by the Bidder and unconditionally and irrevocably undertake to pay forthwith to the Nominated Authority an amount of Rs. 25,05,000 (Rupees Twenty Five Lakh and Fifty Thousand Only) (hereinafter referred to as the "Guarantee") as our primary obligation without any demur, reservation, recourse, contest or protest and without reference to the Bidder if the Bidder shall fail to fulfil or comply with all or any of the terms and conditions contained in the said Bidding Documents.

Copyright © SureMatch

FR 4 BG Vetting user access control.

User Role	Edit	View	Document Upload
BRU	Yes	Yes	Yes
BRC	No	Yes	No
BCO	No	Yes	No
Auditor	No	Yes	No
BGA	Yes	Yes	No
DEO	No	Yes	No
DSO	No	Yes	No

BR 3: EE will develop an API for submitting response from SureMatch. API name will be provided by EE

- As an output, after clicking on '**Submit**' in SureMatch an API will be developed by EE for submitting the response of BG Vetting.

Field Name	Mandatory/Optional	Data Type	Data Length	Remarks
Request ID	Mandatory	NUMERIC	As per CE	
CE Channel Reference Number	Mandatory	VARCHAR	As per CE	
Status	Mandatory			
Remarks	Mandatory			
Beneficiary Name	Mandatory	VARCHAR	As per CE	
Beneficiary Address1	Mandatory	VARCHAR	As per CE	

Beneficiary Address2	Optional	VARCHAR	As per CE	
Beneficiary Country	Mandatory	VARCHAR	As per CE	
Beneficiary State	Optional	VARCHAR	As per CE	
Beneficiary City	Optional	VARCHAR	As per CE	
Beneficiary PIN	Mandatory	NUMERIC	As per CE	
Currency	Mandatory	VARCHAR	As per CE	
Amount	Mandatory	AMOUNT	As per CE	
Effective Date	Mandatory	DATE	As per CE	
Expiry Date	Mandatory	DATE	As per CE	
Claim Expiry Date	Mandatory	DATE	As per CE	
Classification of BG	Mandatory	VARCHAR	As per CE	
Purpose of BG	Mandatory	VARCHAR	As per CE	
Advising Bank IFSC				
Advising Bank Name				
Advising Bank Address1				
BG Start Date				
Guarantee From Date				
Expiry Date				
BG Claim Expiry Date				
BG applicant is different from BG requesting Customer				
Principal Name				
Principal Address				
Demand Indicator				
BG effective/Start date				
Underlying Contract No				
Mode of Issuance				
BG Text				
Auto Renewal (Yes/No)				
Assignability Permitted (Yes/No)				
Transferability Permitted (Yes/No)				
Partial Assignability Permitted (Yes/No)				
Partial Transferability Permitted (Yes/No)				
Jurisdiction of BG (States) (Yes/No)				
Operability clause (Yes/No)				

Change flag				Yes/No/NA
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SureMatch will also store the Exim system work WID of BG Draft once approved.

BR 4: API to BG compare:

1. BRU user clicks on 'Upload Final BG' proposed button in EE, triggering SureMatch UI via SSO integration.
2. BRU uploads final stamped and signed BG in PDF format.
3. SureMatch compares the uploaded final BG with the last vetted issued version stored.
4. The system highlights differences (if any) in the BG content.
5. Branches provide justification for any variance and confirm submission.
6. On the submit SureMatch will share the Match/Unmatch and Remarks of the User. API will be developed by EE for submitting the response of BG Compare.

5.2 Phase 2:

BR 5: Repository Creation:

1. A repository to be created for the previously issued BG. This repository should be for the BGs created through both CE and EE systems.
2. A repository to be created for the previously vetted BG. This repository should be for the BGs created through CE and EE systems.
3. SureMatch will receive the below fields from EE system for creating repository of previously issued BGs.
4. This will be coming through periodic scheduler job daily from EE to SureMatch. We will have these jobs running for both Draft BG Vetting transactions and Previously issued BG transactions. EE system will create an API to push below data in SureMatch DB.

Field Name	Mandatory/Optional	Data Type	Data Length
Request ID	Mandatory	NUMERIC	As per CE
CE Channel Reference Number	Mandatory	VARCHAR	As per CE
Beneficiary Name	Mandatory	VARCHAR	As per CE
Beneficiary Address1	Mandatory	VARCHAR	As per CE
Beneficiary Address2	Optional	VARCHAR	As per CE
Beneficiary Country	Mandatory	VARCHAR	As per CE
Beneficiary State	Optional	VARCHAR	As per CE
Beneficiary City	Optional	VARCHAR	As per CE
Beneficiary PIN	Mandatory	NUMERIC	As per CE
Currency	Mandatory	VARCHAR	As per CE

Amount	Mandatory	AMOUNT	As per CE
Effective Date	Mandatory	DATE	As per CE
Expiry Date	Mandatory	DATE	As per CE
Claim Expiry Date	Mandatory	DATE	As per CE
Classification of BG	Mandatory	VARCHAR	As per CE
Purpose of BG	Mandatory	VARCHAR	As per CE
Advising Bank IFSC			
Advising Bank Name			
Advising Bank Address1			
BG Start Date			
Guarantee From Date			
Expiry Date			
BG Claim Expiry Date			
BG applicant is different from BG requesting Customer			
Principal Name			
Principal Address			
Demand Indicator			
BG effective/Start date			
Underlying Contract No			
Mode of Issuance			
BG Text			
Auto Renewal (Yes/No)			
Assignability Permitted (Yes/No)			
Transferability Permitted (Yes/No)			
Partial Assignability Permitted (Yes/No)			
Partial Transferability Permitted (Yes/No)			
Jurisdiction of BG (States) (Yes/No)			
Operability clause (Yes/No)			

BR 6: API to receive BG Text and Supporting Documents for Vetting from CE: API 'SendBGDraftForVetting'

(Use Case 2 Flow for CE User Given at Annexure)

FR 1: Document classification and identification

Customer Maker user would upload draft BG file in JPEG, PNG, Text, Word or PDF format in CE system. CE system would develop action button to trigger API request to SureMatch.

1. API 'SendBGDraftForVetting' will be developed at SureMatch for receiving 'BG Draft' for Vetting.
2. SureMatch API will be called at each user event in CE i.e. by Maker as well as by Checker

3. Authentication: Server to server authentication will be implemented between Customer Enterprise and SureMatch using OAuth 2.0 (Secret key-based authentication)
4. The file size restrictions are per CE configurations
5. Customer Enterprise will share the BG Text as input parameter along with CE Reference Number

Field Name	Mandatory/Optional	Data Type	Data Length
BG Text	Mandatory	Word/PDF File/TIF/JPEG/PNG/scanned PDF	-
Channel Name	Mandatory	String	As per CE
Channel Reference Number	Mandatory	Numeric	As per CE
Request ID	Mandatory	String	As per CE
Cust Id	Mandatory	Numeric	As per CE

6. On submitting BG Vetting transaction, Customer Enterprise will call this API and send the BG Draft to SureMatch along with the 'Channel Reference Number' generated at Customer Enterprise.
7. SureMatch will store this BG Draft received from Customer Enterprise along with the Channel Reference Number.
8. SureMatch will return acknowledgment as API response.
9. Customers may upload all documents together as one file or different files, the system will be processed the same and split if all the documents are uploaded together.
10. This would be in Word, PDF, TIF, PNG, or JPEG format. Users can also upload other supporting documents like underlying transaction documents

FR 2: BG Vetting along with Entity Extraction, BG Classification Types/Subtypes, Clause Classification, Onerous Clause Identification.

1. The vetting process would be an asynchronous process.
2. CE system would do the development to receive vetting BG response from SureMatch BG system. (**The callback function will be developed by CE and SureMatch will call this function once BG Vetting process is completed**)
3. As an output, SureMatch will share Vetted BG Drafts along with the details below as well as the observations (onerous clauses, mapping of fields in the BG Text, etc)

Field Name	Mandatory/Optional	Data Type	Data Length
Request ID	Mandatory	VARCHAR	As per CE
CE Channel Reference Number	Mandatory	VARCHAR	As per CE

Beneficiary Name	Mandatory	VARCHAR	As per CE
Beneficiary Address1	Mandatory	VARCHAR	As per CE
Beneficiary Address2	Optional	VARCHAR	As per CE
Beneficiary Country	Mandatory	VARCHAR	As per CE
Beneficiary State	Optional	VARCHAR	As per CE
Beneficiary City	Optional	VARCHAR	As per CE
Beneficiary PIN	Mandatory	NUMERIC	As per CE
Currency	Mandatory	VARCHAR	As per CE
Amount	Mandatory	AMOUNT	As per CE
Effective Date	Mandatory	DATE	As per CE
Expiry Date	Mandatory	DATE	As per CE
Claim Expiry Date	Mandatory	DATE	As per CE
Classification of BG	Mandatory	VARCHAR	As per CE
Purpose of BG	Mandatory	VARCHAR	As per CE
Advising Bank IFSC			
Advising Bank Name			
Advising Bank Address1			
BG Start Date			
Guarantee From Date			
Expiry Date			
BG Claim Expiry Date			
BG applicant is different from BG requesting Customer			
Principal Name			
Principal Address			
Demand Indicator			
BG effective/Start date			
Underlying Contract No			
Mode of Issuance			
BG Text			
Auto Renewal (Yes/No)			
Assignability Permitted (Yes/No)			
Transferability Permitted (Yes/No)			
Partial Assignability Permitted (Yes/No)			
Partial Transferability Permitted (Yes/No)			
Jurisdiction of BG (States) (Yes/No)			
Operability clause (Yes/No)			

**BR 7: API to receive BG Text and New fields to create a new BG based on past Vetted
Issued BG for CE: API 'GetPreviousIssuedBGText'**

(Use Case 3 Flow for CE User Given at Annexure)

Customer Maker user can use past BG to create new BG request. CE system would develop action button to trigger API request to SureMatch.

1. Customers can search for the past vetted BGs by providing a BG reference.
2. Customer can provide the Beneficiary Name, Address, Currency, Amount, Expiry Date, Claim Expiry Date to be updated in the new BG
3. From CE ‘GetPreviousIssuedBGText’ API call will be made to SureMatch. SureMatch will extract the details from the previously issued BG and make the replacement as mentioned in Point 2 above, validate and return the output for population in CE and for further modification. The previous process of submitting again for vetting will continue.
4. Authentication: Server to server authentication will be implemented between Customer Enterprise and SureMatch using OAuth 2.0 (Secret key-based authentication)
5. Below will be the Input Parameter of this API.

Field Name	Mandatory/Optional	Data Type	Data Length
CE Channel Reference Number	Mandatory	VARCHAR	35
Existing BG Number	Mandatory	VARCHAR	As per CE
Beneficiary Name	Optional	VARCHAR	As per CE
Beneficiary Address Line 1	Mandatory	VARCHAR	As per CE
Beneficiary Address Line 2	Optional	VARCHAR	As per CE
Beneficiary Country	Mandatory	VARCHAR	As per CE
Beneficiary State	Optional	VARCHAR	As per CE
Beneficiary City	Optional	VARCHAR	As per CE
Beneficiary PIN	Mandatory	NUMERIC	As per CE
Currency	Mandatory	VARCHAR	As per CE
Amount	Mandatory	AMOUNT	As per CE
Effective Date	Mandatory	DATE	As per CE
Expiry Date	Mandatory	DATE	As per CE

6. As an output, SureMatch will share below fields in output.

Field Name	Mandatory/Optional	Data Type	Data Length	Remarks
Request ID	Mandatory	NUMERIC	As per CE	
CE Channel Reference Number	Mandatory	VARCHAR	As per CE	
Previous Bank Guarantee Number	Mandatory	NUMERIC	As per CE	BG Number
Beneficiary Name	Mandatory	VARCHAR	As per CE	
Beneficiary Address Line 1	Mandatory	VARCHAR	As per CE	
Beneficiary Address Line 2	Optional	VARCHAR	As per CE	
Beneficiary Country	Mandatory	VARCHAR	As per CE	

Beneficiary State	Optional	VARCHAR	As per CE	
Beneficiary City	Optional	VARCHAR	As per CE	
Beneficiary PIN	Mandatory	NUMERIC	As per CE	
Currency	Mandatory	VARCHAR	As per CE	
Amount	Mandatory	AMOUNT	As per CE	
Effective Date	Mandatory	DATE	As per CE	
Expiry Date	Mandatory	DATE	As per CE	
Claim Expiry Date	Mandatory	DATE	As per CE	
Purpose	Optional	VARCHAR	As per CE	
Classification of BG	Optional	VARCHAR	As per CE	
BG Text	Mandatory	VARCHAR		

BR 8: Amendment of BG:

1. Process of Amendment of BG from CE?
2. Process of Amendment of BG from EE?

FR 1: Amendment of Expiry Date and Amount

1. This case is to capture amended BG data involving only entity updates such as changes in dates, amount without initiating BG vetting through SureMatch.
2. In cases where the amendment pertains only to changes in Expiry date and BG amount, the SureMatch platform will not initiate or perform BG vetting.
3. Once the BG amendment process is successfully completed and issued by the bank via Exim Enterprise (EE), the system will trigger a Repository API call to SureMatch.
4. The API payload will include the original BG Reference Number, along with all relevant BG fields, clearly reflecting the amended data.
5. SureMatch will receive and store the complete amended BG data in its repository for record-keeping and future references.

FR 2: Amendment of BG Text

1. To perform full vetting of an amended BG in cases where the BG text has been modified—whether due to new clauses, modifications in terms, or legal/contractual obligations.
2. In such cases, the Customer Enterprise (CE) or Exim Enterprise (EE) system will initiate a vetting request for the updated BG text to SureMatch.
3. In the case of EE, The SureMatch screen will open through SSO integration, and the amended BG text will be shared for vetting.

4. The complete BG vetting process will be triggered as per the standard BG vetting workflow previously defined in earlier phases.

This includes:

- I. Clause classification
- II. Entity extraction
- III. Discrepancy identification
- IV. Identification of onerous clauses
- V. Editing functionality

5. Users will also be able to submit results back to EE or CE via API.
6. All vetting history, actions taken, and edited data will be maintained and stored within SureMatch repository for the EE.

Phase 3: Development will be happening simultaneously subject to required approval is provided by SBI respective team, while Phase -2 going live.

BR 9: Original BG verification:

(BG verification workflow is given at Annexure)

FR 1: Email functionality for receiving BG files through email.

1. Create an email functionality for receiving the BG files through mail for verification. Access GTFC Hyderabad and GTFC Kolkata centralized emails.
2. Validate sender domain as SBI. SureMatch BG system will read the email body and attachment.
3. Extract and validate BG file from email attachments.

FR 2: BG verification.

1. Retrieving BG reference number from attachment.
2. Fetching last vetted and issued frozen BG text from repository against the given BG reference number.
3. SureMatch will check the issue status in Repository/EE. If the BG is not issued

successfully in Repository /EE, then high alert flag will get updated and a queue to be generated for authorization to send a negative confirmation.

4. Compare this BG text with the attached document for originality check.
5. If BG is issued successfully and BG text to be compared is successful, then a queue to be generated for authorization to send a positive confirmation.
6. Log actions include timestamps for email receipt, verification, authorization, and confirmation,
7. Dashboard screens will be available to get an update on the number of emails received and status of confirmation along with high alert flags observed during the process.
8. EE will develop an API for receiving response of the BG Verification from SureMatch screen.

NOTE: The original BG verification has been added in scope recently based on the discussion. The delivery of this requirement is subject to all approval from concerned respective SBI teams.

In case of delay in approval, the delivery will be considered complete post development.

6. Assumptions:

1. The Bank shall provide access to the folder where templates are saved, added and modified by the bank's teams.
2. The Bank shall provide the representative sample BG documents / templates to train the AI engines / SureTons deployed for SureMatch Solution
3. Based on the current discussions with the Bank, the above approach is focused on Inland (Domestic) Bank Guarantee processes / User journey for bank Users customer Users. Foreign or International Bank Guarantee is not in scope.
4. Only documents in English are considered in the current scope
5. Master Data Cleansing for Customer Name, Addresses or any other meta data is not considered.
6. Handwritten text is not a part of the scope.
7. Integration-related assumptions:
 - a. As per the current scope, SureMatch would be integrated with the bank's Online banking Customer Enterprise application and the Templates

repository folder.

- b. Integration touchpoints and methodologies require detailed discussion with business, technical, and 3rd party teams for a comprehensive and effective integration strategy.
- c. The bank commits to providing timely resources for integration efforts, recognizing the importance of collaboration between teams.
- d. For On-premises deployment, there would be additional hardware requirements which needs to be arranged and managed by the Bank.

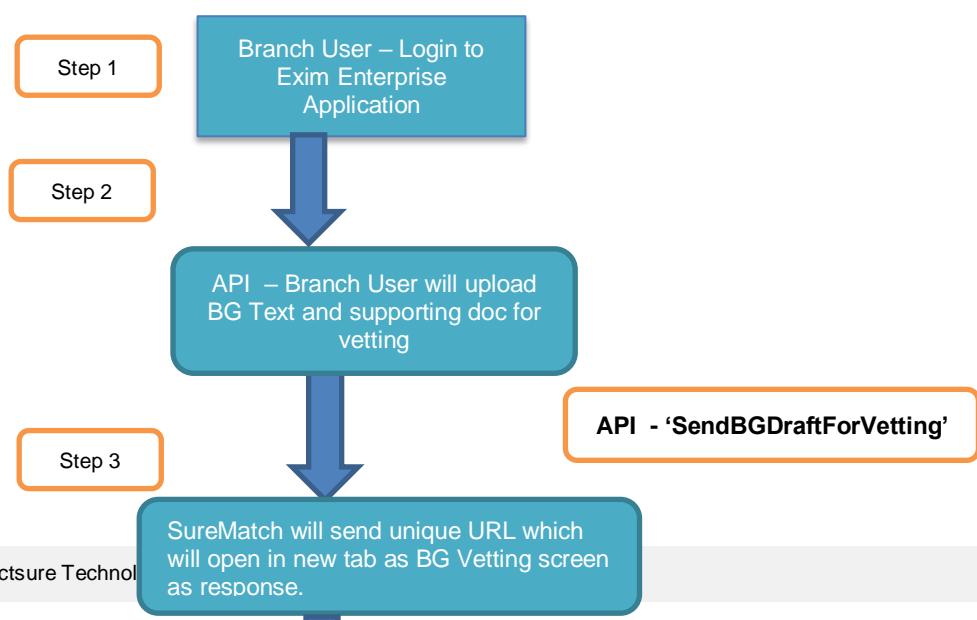
Recommendations for best results:

1. The AI extraction accuracy is based on scan quality and AI teaching. The recommended scan quality is minimum 300 DPI.
2. The SURE Solutions UI works best on web browser such as Edge (Version 100+) and Chrome (Version 100+).
3. The network speed for User should be minimum 10MBPS

7. Annexure:

Flowcharts

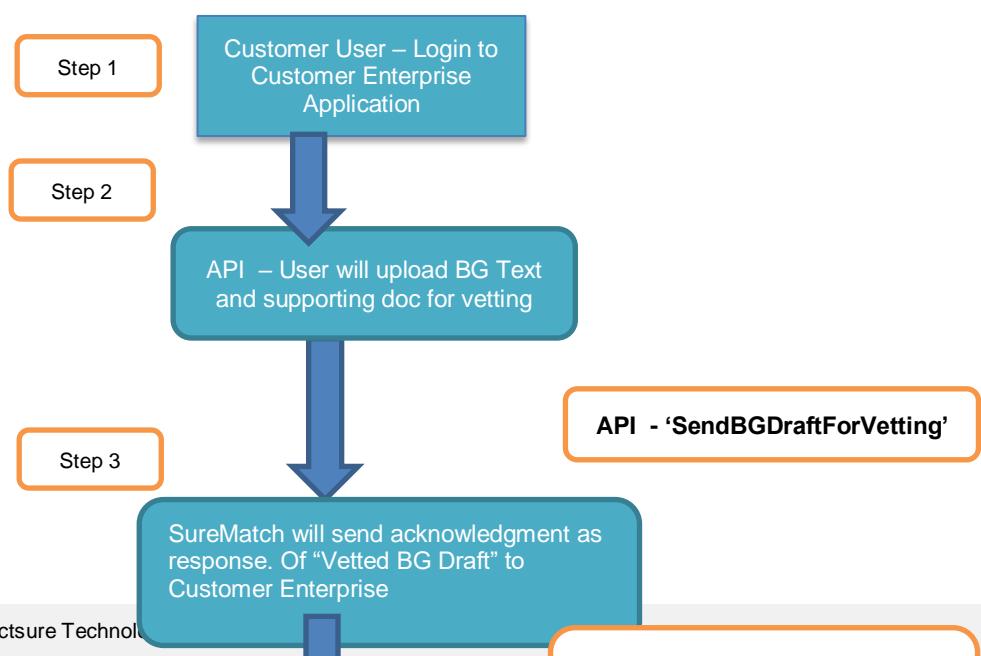
Use Case 1 - BR 1 and BR 2 – EE User



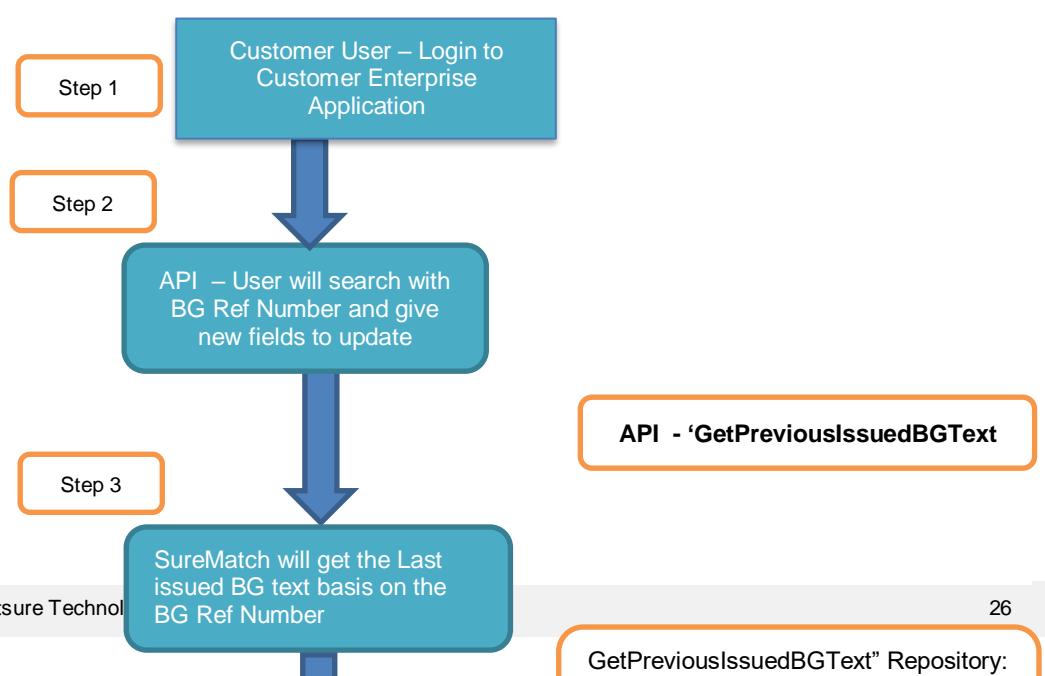
SureMatch will classify and identify the doc type. Vetting and entity extraction for BG text, as well as entity extraction of CRL, UL and compare with BG text on UI

Callback API EE– This API will be called On the click of SUBMIT button on BG Vetting UI and SureMatch will share the Vetted BG Text along with other parameters, comparison results.

Use Case 2 – BR 6 – CE New BG Text



Use Case 3 – BR 7 – CE Past BG

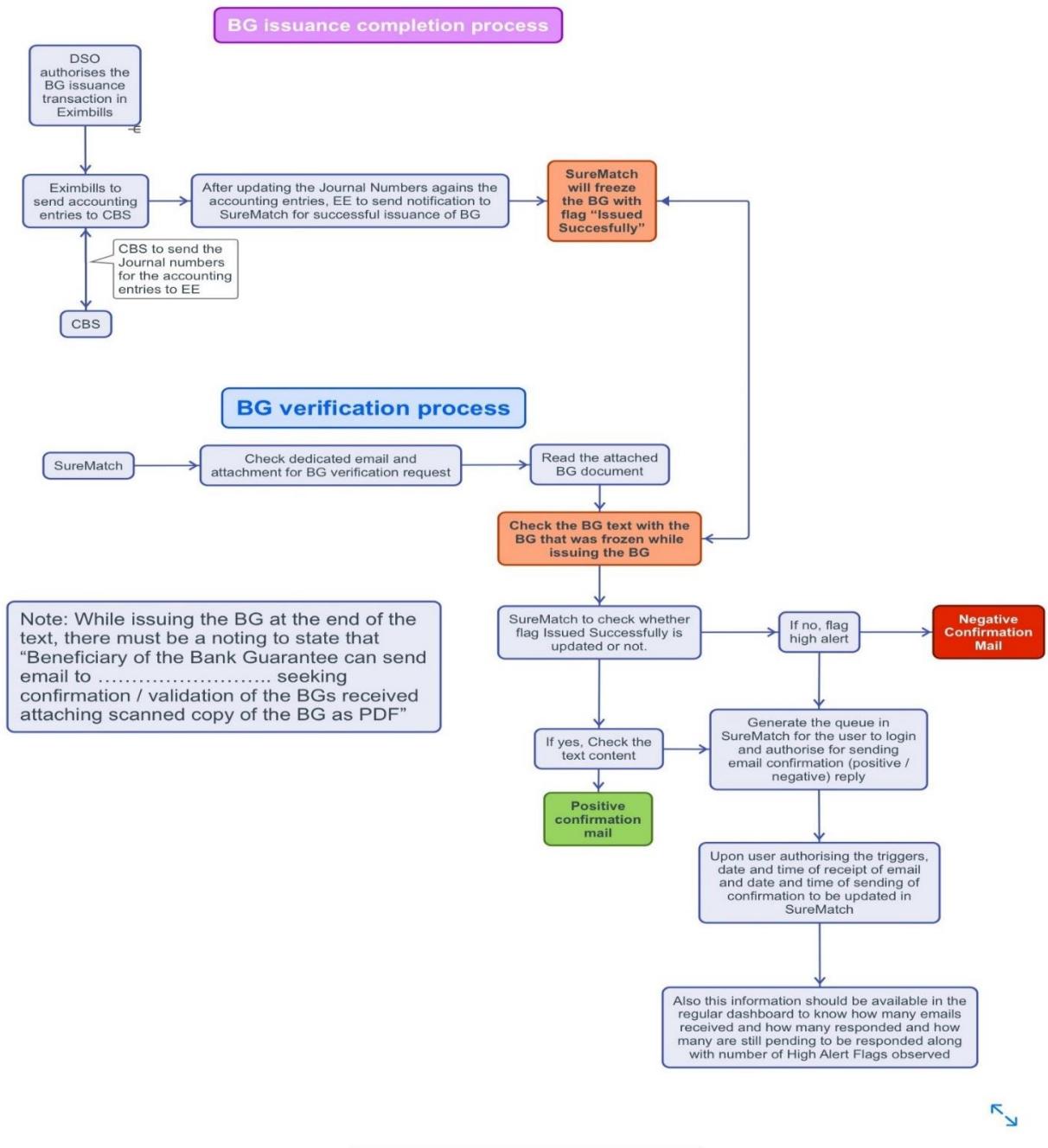


BR 8 - Original BG verification workflow

5:52 PM Wed 28 May

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