

Delivered and implemented **50+ enterprise-grade applications** across lending, AMC operations, treasury, HR, and compliance domains – streamlining business operations, improving accuracy, and reducing turnaround time across IDFC Group and associated NBFCs.

## **1. Lending & Credit Systems**

### **BSMART - Wholesale Corporate Loan System**

A comprehensive platform managing the complete life cycle of wholesale corporate loans – from product creation to closure.

#### **Key Features:**

- Product Creation, Approvals (DSC, DB, CC), Sanction/Signing/Disbursement Memos
- Disbursements, Preclosure, Revalidation, Accruals, and MIS
- Seamless integration with exposure data, compliance checklist, and CIBIL verification

### **ThemePro Lending Solution**

A user-friendly, web-based solution enabling financial institutions to manage the full loan product cycle – from application initiation to disbursement.

#### **Highlights:**

- Built-in Financial Accounting System with real-time GL updates
- Workflow-driven and document-managed platform
- Modules: **LOS, LMS, and Reporting** for end-to-end operations of housing finance companies
- Implemented **brand-new lending logic** across **two NBFCs**

## **ThemePro SME / MSME Lending Solution**

A variant of ThemePro catering to SME and MSME segments, covering the full loan journey from origination to disbursement with real-time accounting integration.

### **Drawing Power Allocation**

Handles **drawing power computation** for cash credit and overdraft accounts based on stock valuation and margin. Ensures withdrawals remain within the sanctioned limits.

### **Portfolio Buyout & PSL Master (Corporate & Retail)**

Automates portfolio buyout and priority sector lending processes.

#### **Generates:**

Monthly Collection, Disbursement, Ageing, ADF, PSL Classification, and Account Status Reports.

### **Dealers Payout System**

Automates dealer payout computation and GL entries based on uploaded data.

Supports **Two-Wheeler** and **Commercial Vehicle Loan** products tailored for individuals and micro-entrepreneurs.

### **Deferral Tracker**

Automated system to track and resolve document submission deviations. Enhances compliance, reduces penalties, and ensures adherence to SLAs.

### **CRM for Corporate Loans**

Tracks corporate loan interactions and deal progress across PAN India.

Includes **reimbursement workflows** and **GL posting integration** for centralized tracking and reporting.

## **2. AMC & Investment Solutions**

### **BOSS (Branch Operating Services System) - IDFC AMC**

Comprehensive solution managing daily AMC branch activities.

#### **Modules include:**

- NFO,
- High Value,
- Redemption,
- Switch,
- Payout,
- Dividend,
- TSR,
- SIP, FD Upliftment,
- RUD,
- Refund Tracker

### **Brokerage Management System**

Automates broker/distributor empanelment and brokerage structure management. Handles category upgrades/downgrades, scheme or ARN-specific rate changes, slab-based computation, and automated communication to distributors.

### **E2E - External Investor Portal**

Investor self-service portal enabling online transactions – **Purchase, Redemption, and Switch** – with multi-level approval (Maker, Verifier, Approver).

### **Communicator**

Automated communication engine to share updates with investors, RMs, and distributors.

Supports scheduled or on-demand email triggers.

## **IServe**

Centralized repository to track and manage **scheme-related documents**.

Enables quick access and automated email notifications to RMs, brokers, and investors.

## **CIMS - Customer Interaction Management System**

Captures and resolves **queries, complaints, feedback, and errors** from investors, AMC, R&T, and Income Tax departments.

## **AML - Anti-Money Laundering System**

Detects suspicious investors or clients using AML master data and rule-based evaluation.

## **Resources System**

Tracks **bond and investor details**, automates repayment schedule generation, and maintains investment records.

## **RBI Reporting System**

Generates **30+ regulatory reports** based on IDFC's trial balance, submitted annually to the **Reserve Bank of India**.

## **3. Treasury & Finance Operations**

### **Cash Desk**

Manages **INR cash flows** of IDFC Bank Treasury.

Interfaces seamlessly with **K+** and **Sigma** to capture data from treasury and other business units.

## **Finance Tracker**

Operations monitoring tool for Treasury functions. Tracks task progress, TAT adherence, sends alerts, and manages escalations to reduce delays.

## **Stock Recon**

Automates daily reconciliation of **SGL (Government Securities)** holdings. Interfaces with **K+** for data ingestion, generates auto-emails for reconciled items and exceptions, reducing manual workload and TAT.

## **Accounting Scrutiny**

Automated utility for reconciling **GL entries** from the K+ treasury system, improving audit readiness and accuracy.

## **4. HR & Internal Systems**

### **Offer Letter Tool**

Automates **candidate recruitment** workflow and generates offer letters with approval logic.

### **Onboarding Tool**

Manages **employee onboarding lifecycle**, notifying stakeholders for smooth execution and improved employee experience.

### **Appraisal Letter Generator**

Automates appraisal communication based on multiple parameters (Promotion, Bonus, Increment, Grade).

Ensures data encryption and secure delivery.

## **HRMS File Feed**

Interim system feeding validated employee data (Cost Center, Profit Center, Department) to cloud infrastructure before HRMS deployment.

## **Funding Process Note**

Monitors IT budgets across departments. Tracks utilization against annual allocations and issues alerts when limits exceed.

## **Branch Checklist**

Ensures compliance of operational checklists across all branches through systematic tracking and reminders.

## **5. Compliance, Audit & Governance**

### **Audit Tool**

Tracks **audit observations and closure status** across departments. Automates reminders and escalations based on organization hierarchy.

### **Compliance Checklist**

Monitors quarterly compliance status for each department. System triggers automated reminders for pending items.

## **6. Collaboration, Communication & Engagement**

### **ICP - Internal Communication Protocol**

Internal portal for sharing **ideas and business documents**, fostering collaboration and innovation.

## **Survey / Quiz Platform**

Publishes surveys and quizzes across departments and consolidates results for analysis.

## **E-Greetings**

Automates sending **seasonal greetings** to internal and external stakeholders.

## **Advisory Workflow**

Manages **advisory proposals** lifecycle and reporting.

## **Phishing Tool**

Simulates phishing campaigns to assess employee awareness and strengthen cybersecurity posture.

## **iTravel**

Automates **employee travel booking and approval** process in line with travel policies.

Rule- and workflow-based for accuracy and compliance.

## **Facility Management System**

Simplifies **conference and meeting room booking/cancellation** processes, improving facility utilization efficiency.

## **7. Specialized Business Applications**

### **VSMART - IDF Loan Management**

Handles full loan lifecycle for IDF loans, including product creation, approvals, disbursements, revalidation, accruals, and MIS.

Integrates with systems like **K+**, **Compliance Checklist**, and **CIBIL** for validation.

### **DIET - Deal Intake Evaluation System**

Used by **IDFC Alternatives Ltd.** for tracking deal documents across multiple stages of evaluation and approval.

## **8. External Client Projects (Insurance Domain - USA)**

### **Fiserv (USA)**

Automated conversion of **insurance claim TIFF images** to **electronic ANSI/NSF data format** using Esort.

Processed and validated data for return to the client.

### **Blue Shield of California (BSC)**

Similar process automation for health insurance claims data – converting image files to structured electronic data formats for the client.