

Functional Requirements

Instructions

Rating Legend	
Explanation	Vendor's Response Reference
Standard	S
Alternative	A
Workaround	W
Cannot Accommodate	N

Weightage Legend		
Weightage	Symbol	Explanation
Mandatory	M	Refers to a functionality that is considered as mandatory and has to be implemented.
Optional	O	Refers to a functionality that is desirable and not mandatory in nature, but having such function would be an added perk to the overall operating effectiveness of the system

Example

Criterion	M - Mandatory, O - Optional	Bidder's Response Reference	Comments
Module 1			
Category			
Criterion 1	M	W	Customization is required
Criterion 2	M	N	Not Supported
Criterion 3	O	A	Module A which is a add-on product which is required
Criterion 4	O	S	Module 1

Note 1: Bidder should take the sole responsibility of add-on products offered via third party solutions.

#	Functional Requirements
1.1	Annual Guarantee Limit
1.2	Guarantee Application
1.3	Credit Risk Rating
1.4	Guarantee Fee
1.5	Claims Submission
1.6	Claims Payment
1.7	Loan Reschedule
1.8	Recovery Actions
1.9	Borrower CRM
1.1	Reporting

NCGIL BIDDING DOC

Hierarchy	Functional Requirements			
1	Guarantee Operations System			
1.1	Annual Guarantee Limit Request	Mandatory (M)/Optional (O)	Response	Comments
1.1.1	Annual Guarantee Limit Request and Approval Process			
1.1.1.1	Ability for the system to assist each SFI to request for a guarantee limit for a particular year.	M		
1.1.1.2	Ability to facilitate a user-friendly interface for each SFI to fill out and submit the Annual Guarantee Limit Request Form. The template should include the approved maximum exposure limit, current year available guarantee limit, total outstanding guarantees (YTD), available room before limit request, annual guarantee limit request, and remaining room after limit approval.	M		
1.1.1.3	Ability to provide an option for the NCGI to provide approval for the requested limit or amend the requested limit based on the previous year performance of the SFI and provide approval with justifications.	M		
1.1.1.4	Ability to generate reports for the NCGI of the allocation and utilisation of the guarantee limit of each SFI at any given time.	M		
1.1.1.5	Ability for SFIs to check their own Annual Guarantee Limit and the utilisation.	M		
1.1.1.6	Ability to check the Annual Guarantee Limit of each SFI and the utilisations by the NCGI.	M		
1.1.1.7	Ability to update the guarantee utilisation based on real time	M		
1.1.1.8	Ability to notify each SFI monthly through an autogenerated email/system notification of their Annual Guarantee Limit utilisation.	M		
1.1.1.9	Ability to notify the SFI through an autogenerated email/system notification when the Annual Guarantee Limit has reached 75% utilisation	M		
1.1.1.10	Ability to notify the SFI through an autogenerated email/system notification if the Annual Guarantee Limit has reached.	M		
1.1.1.11	Ability to provide an option for the SFI to request for a top-up of the Annual Guarantee Limit if the limit has already reached prior to the year end.	M		
1.1.1.12	Ability to update the revisions of the Annual Guarantee Limit on the dashboard for each SFI and the NCGI.	M		
1.1.1.13	Ability to facilitate the NCGI to forward Guarantee Applications for approval to the relevant NCGI authority based on its guarantee amount.	M		

SFI - Shareholding Financial Institutions (i.e. 13 Banks and NBFIs)

Templates

We confirm that the Annual Guarantee Limit being sought is within the Maximum Exposure Limit, i.e., the total amount of exposure that the NCGI has agreed to undertake in guaranteeing loans extended to MSMEs by us.

Approved Maximum Exposure Limit:	(Based on PFI's Investment in NCGI)	
Current Year Available Guarantee Limit:	(Remaining amount of guarantees that can be issued in current year)	
Total Outstanding Guarantees (YTD):	(Total value of outstanding guarantees from all years)	
Available Room Before Limit Request:	(Maximum Exposure Limit – Current Year Available Guarantee Limit – Total Outstanding Guarantees)	
Annual Guarantee Limit Request:	(Limit requested for the following year)	
Remaining Room After Limit Approval:	(Maximum Exposure Limit – Current Year Available Guarantee Limit – Total Outstanding Guarantees – Guarantee Limit Requested)	

Functional Requirements				
1	Guarantee Operations System			
1.2	Guarantee Application Process	Mandatory (M)/Optional (O)	Response	Comments
1.2.1	Guarantee Application Submission Process			
1.1.2.1	Ability for the system to assist the applicant (SFI) to submit the guarantee application.	M		
1.1.2.2	Ability to facilitate a user-friendly interface for applicants (SFIs) to fill out and submit the Guarantee Application Form. The template should include the request for all general information of the borrower and a due diligence checklist to be completed.	M		
1.1.2.3	Ability to attach and upload documents in JPG, PDF and other relevant formats as per the requirements of the Guarantee Application Form.	M		
1.1.2.4	Ability to restrict the submission of new applications by the applicant (SFI) once the Annual Guarantee Limit is reached.	M		
1.1.2.5	Ability to suspend the submission of new applications by the applicant (SFI) if the Guarantee Fees due are not paid within the specified time.	M		
1.1.2.6	Ability to check whether the MSME or the borrower has any ongoing loan facility obtained through the NCGI or guarantee approval in process and the amount guaranteed (in approval). The system should be able to check the borrowers obtained loans under business name as well.	M		
1.1.2.7	Ability for the applicant to include additional comments upon submitting the Guarantee Application.	M		
1.1.2.8	Ability to allow the NCGI to fill a new guarantee application and upload additional documents to an existing application on behalf of the SFI, if the application form and the documents were submitted physically.	M		
1.1.2.9	Ability to include validation checks to ensure that the information provided is complete and accurate.	M		
1.1.2.10	Ability to restrict the submission of the application if mandatory fields are incomplete. The system should highlight the incomplete fields for easy tracking by the user.	M		
1.1.2.11	Ability for the user to define rules to the application form, and restrict submission if the rules are not met.	M		
1.1.2.12	Ability to generate an application identification number upon its submission.	M		
1.1.2.13	Ability to reserve the Annual Guarantee limit upon the submission and show it as on-hold.	M		
1.1.2.14	Ability to facilitate 'save and close' and 'cancel' options for the Guarantee Application Form.	M		
1.1.2.15	Ability to save the application in the draft stage.	M		
1.1.2.16	Ability for the applicant (SFI) to view the status of the application through the system.	M		
1.1.2.17	Ability to notify the applicant (SFI) in the system if the application is successfully submitted to the NCGI.	M		
1.1.2.18	Ability for the applicant (SFI) to view the history/status (Initiated, In-Progress, Approved, Rejected) of guarantee applications submitted to the NCGI.	M		
1.2.2	Processing of Guarantee Application			
1.2.2.1	Ability to assist the NCGI to view the guarantee applications submitted by the SFIs.	M		
1.2.2.2	Ability to auto allocate the applications to the NCGI users based on pre-determined criteria. The NCGI should have the option to change the Users manually.	M		
1.2.2.3	Ability for the NCGI to request for additional documents or information from the applicant (SFI) through the system. If the information is not provided by the SFI within the specified time, the NCGI should have the ability to return the application to the SFI.	M		
1.2.2.4	Ability for the NCGI to message with the SFI through a query system.	M		
1.2.2.5	Ability to facilitate the NCGI to check if the utilisation of the SFI's Annual Guarantee Limit has changed post-submission of the application and if the application exceeds the current limit.	M		
1.2.2.6	Ability to assist the risk rating process of the guarantee application and allocate a risk category for each application.	M		
1.2.2.7	Ability for the NCGI to view the borrower's guarantee history	M		
1.2.2.8	Ability to facilitate the NCGI to forward Guarantee Applications for approval to the relevant NCGI authority based on its guarantee amount.	M		
1.2.2.9	Ability to send automatic reminders to SFIs based on defined parameters	M		
1.2.2.10	Ability to conduct auto calculations based on predefined criteria	M		
1.2.2.11	Ability to populate data based on the ranged selected	M		
1.2.3	Approval of Guarantee Application			
1.2.3.1	Ability to provide options for the NCGI to either approve the guarantee application or reject along with relevant justification. Ability to generate a summarized form for internal approval	M		
1.2.3.2	If the guarantee is rejected by the Head/Manager, the rejection should be approved by the higher approval	M		
1.2.3.3	Ability to notify the applicant (SFI) through an autogenerated email if the guarantee application has been approved or rejected by the NCGI. If approved, share the Guarantee Approval Confirmation Letter to SFI.	M		
1.2.3.4	Ability to recall the guarantee application by the SFI due to a user mistake before being processed.	M		
1.2.3.5	Ability to update the utilisation of the Annual Guarantee Limit of the SFI if the guarantee is rejected.	M		
1.2.3.6	Ability to facilitate the NCGI to inform the SFI of a rejection of a guarantee application along with justifications.	M		
1.2.3.7	Ability to facilitate the SFI a resubmit option (with a version control) only if the NCGI allows the SFI for resubmission of a particular rejected application.	M		
1.2.3.8	Ability for the SFI to request for a reduction / enhancement in the guarantee amount approved	M		
1.2.3.9	Ability to approve the guarantee reduction request of the SFI.	M		
1.2.3.10	Ability to facilitate the NCGI to save rejected and revoked guarantee applications in a separate tab and close the relevant application identification numbers.	M		
1.2.3.11	Ability to facilitate the NCGI to maintain a separate list of the MSMEs with active approved guarantees and pending guarantees.	M		
1.2.3.12	Ability to facilitate the NCGI to maintain a separate list of the active approved guarantees and pending guarantees under each SFI.	M		
1.2.3.13	Ability to provide the options for the SFI to either accept and continue with the process after obtaining guarantee approval or to revoke the guarantee by providing relevant justifications and supporting documents. If accepting the guarantee, ability to enter the loan disbursement details (date, tranches etc)	M		
1.2.3.14	If the guarantee approval is not accepted within 6 months of approval date, the system should block the guarantee approval.	M		
1.2.3.15	Ability to reverse and adjust the guarantee limit once the guarantee approval is blocked	M		
1.2.4	Processing of Guarantee Certificate			
1.2.4.1	Ability to facilitate a user-friendly interface for the NCGI to extract details and submit the Guarantee Certificate to the SFI, if the application is approved. The template should include the loan number, name of borrower/enterprise, business license number, value of loan granted by SFI, % of loan guaranteed, amount of guarantee, expected final repayment date, NCGI guarantee number, and the date of approval.	M		
1.2.4.2	Ability to retrieve the available information from the Guarantee Application, such as general information of the borrower, when filling the Guarantee Certificate.	M		
1.2.4.3	Ability to assist only the authorized personnel to generate the authorized Guarantee Certificate.	M		
1.2.4.4	Ability to facilitate the NCGI to provide a unique guarantee registration number for the approved guarantee applications.	M		
1.2.4.5	Ability to enable a print option of the Guarantee Certificate for the NCGI and SFI. The system should only enable to download/print the certificate once the fee is payed.	M		
1.2.4.6	Ability to provide identification of the authenticity of the original Guarantee Certificate and the copies printed.	M		
1.2.4.7	Ability to restate the on-hold guarantee balance of the Annual Guarantee Limit to Zero.	M		

Hierarchy	Functional Requirements			
1	Guarantee Operations System	Mandatory (M)/Optional (O)	Response	Comments
1.3	Credit Risk Rating Process			
1.3.1	Ability to support the configuration and utilization of multiple distinct risk rating models. (E.g.: Loan value below 5 million and above 5 million)	M		
1.3.2	Ability to allow authorized NCGI personnel to define and configure the parameters, weights, and thresholds for each risk rating model.	M		
1.3.3	Ability to allow the NCGI personnel to select relevant factors under each parameters and submit the risk assessment for each application. The system should be able to retrieve relevant data from the application to the risk assessment form automatically.	M		
1.3.4	Ability to facilitate 'save and close' and 'cancel' options for each risk assessment.	M		
1.3.5	Ability to save the risk assessment in the draft stage.	M		
1.3.6	Ability to automatically calculate the risk score for an MSME loan application based on a selected risk rating model and the input data.	M		
1.3.7	Ability to automatically assign a risk rating category based on the calculated risk score and the thresholds of the selected model.	M		
1.3.8	Ability to provide a clear breakdown of the factors and their contribution to the final risk score and rating in a report format.	M		
1.3.9	Ability to facilitate the NCGI to forward risk ratings for approval to the relevant NCGI authority.	M		
1.3.10	Ability for relevant NCGI authority to manually override the risk category if its below the threshold and to include relevant comments.	M		
1.3.11	Ability to maintain a history of all risk rating model versions.	M		
1.3.12	Ability to generate reports on assigned risk ratings, including relevant MSME and assessment details.	M		
1.3.13	Ability to generate summary reports providing an overview of the risk profiles of the guaranteed MSME loan portfolio.	M		
1.3.14	Ability to export reports in common formats such as PDF, CSV etc.	M		
1.3.15	Ability to allow authorized NCGI personnel to create, modify, and manage risk rating models.	M		
1.3.16	Ability to maintain a comprehensive audit trail of all user actions with timestamps and user identification.	M		
1.3.17	Ability to automatically update the application dashboard once the risk rating is approved and finalized.	M		

Hierarchy	Functional Requirements			
1	Guarantee Operations System			
1.4	Guarantee Fee Payment Process	Mandatory (M)/Optional (O)	Response	Comments
1.4.1	Guarantee Fee Calculation Process			
1.4.1.1	Ability to assist the NCGI to select the correct template for the calculation of the guarantee fee, i.e. annual fee and/or one-time fee etc., based on predefined	M		
1.4.1.2	Ability to integrate with the credit risk rating system and select relevant percentage and automatically compute the guaranteed fee	M		
1.4.1.3	Ability to calculate the customer wise guarantee fee due (from the disbursed loans) and the total for each PFI for a specified period.	M		
1.4.1.4	Ability to export guarantee fee details to the ERP system	M		
1.4.1.5	Ability to review the history of the guarantee fee	M		
1.4.2	Guarantee Fee Collection Process			
1.4.2.1	Ability to notify the PFI through autogenerated emails of upcoming and overdue guarantee fee payments.	M		
1.4.2.2	Ability to notify the NCGI of unpaid guarantee fee invoices of PFIs.	M		
1.4.2.3	Ability to assist the PFI to select the correct template to view the due guarantee fees and provide payment confirmation.	M		
1.4.2.4	Ability to automatically inactive the guarantee if the fee is not paid within credit period and notify the PFI	M		
1.4.2.5	Ability to assist the PFI to attach and upload supporting documents in JPG and PDF format to confirm payment of the guarantee fee(s) for the considered time period.	M		
1.4.2.6	Ability to export guarantee payment details to the ERP	M		
1.4.2.7	Ability to facilitate the NCGI to select and confirm the completion of the fee payments made for the guarantees for the considered time period.	M		
1.4.2.8	Ability for the NCGI to reverse the entry of guarantee fee payments.	M		
1.4.2.9	Ability to include verification checks for the NCGI to ensure if the payment made.	M		
1.4.2.10	Ability to notify PFI through a confirmation email from the NCGI for receiving payment with valid supporting documents.	M		
1.4.2.11	Ability to facilitate the NCGI to either accept and confirm payment upon validation or follow up with the PFI if the payment is invalid, under payment, etc.	M		
1.4.2.12	Ability to carry forward any excess payments for a guarantee if the PFI has selected annual payment fee option and provides their consent to carry forward.	M		
1.4.2.13	Ability to update the completion of a guarantee fee payment after the final payment is made.	M		

Hierarchy	Functional Requirements			
1	Guarantee Operations System			
1.5	Claim Submission Process	Mandatory (M)/Optional (O)	Response	Comments
1.5.1	Claims Form Submission Process			
1.5.1.1	Ability for the system to assist each SFI to request for a claim on a guarantee.	M		
1.5.1.2	Ability to facilitate a user-friendly interface for each SFI to fill out and submit the Eligible Claim Form. The template should include the details of the principal outstanding on due date, principal amount recovered from liquidation of	M		
1.5.1.3	Ability to restrict the submission of the application if the fees are not paid.	M		
1.5.1.4	Ability to retrieve the data from the guarantee.	M		
1.5.1.5	Ability to provide support for the SFI to attach and upload supporting documents in JPG, PDF and other relevant formats as per the requirements of the Eligible Claims Form.	M		
1.5.1.6	Ability to view and edit payment details of the SFI.	M		
1.5.1.7	Ability for the SFI to include additional comments upon submitting the form.	M		
1.5.1.8	Ability to include validation checks to ensure that the information provided is complete and accurate.	M		
1.5.1.9	Ability to restrict the submission of the application if mandatory fields are incomplete. The system should highlight the incomplete fields for easy tracking by the user.	M		
1.5.1.10	Ability to generate a claims request identification number upon its submission.	M		
1.5.1.11	Ability to save the submission details in the draft stage.	M		
1.5.1.12	Ability to facilitate 'save and close' and 'cancel' options for the Eligible Claims Form.	M		
1.5.1.13	Ability for the SFI to view the status of the application through the system.	M		
1.5.1.14	Ability to notify the SFI/NCGI through an autogenerated notification if the application is successfully submitted to the NCGI.	M		
1.5.1.15	Ability for the SFI to view the history of claims on guarantee applications submitted to the NCGI.	M		
1.5.2	Processing of Claims Form			
1.5.2.1	Ability for the NCGI to view the claim forms submitted by the SFIs.	M		
1.5.2.2	Ability for the NCGI to request for additional documents or information from the SFI through the system.	M		
1.5.2.3	Ability to assist the NCGI to confirm if the SFI has provided the latest Monthly Detailed Report on Guaranteed Loan in Distress along with supporting documentation on a regular basis to demonstrate that the SFI has conducted the appropriate level of due diligence with respect to follow-up on collections of the unpaid installments as well as efforts to reschedule and/or restructure the loan. (Refer 7.1)	M		
1.5.2.4	Ability to facilitate the NCGI to forward Claim Forms for approval to the relevant NCGI authority based on its amount.	M		
1.5.2.5	Ability to create a workflow to conduct an audit and further investigation of a claim paid.	M		
1.5.3	Claims Form Approval Process			
1.5.3.1	Ability for the system to assist the NCGI to submit the approval for the claim on a guarantee.	M		
1.5.3.2	Ability to enable a print option of the claims approval for the NCGI.	M		
1.5.3.3	Ability to notify the SFI through an autogenerated notification if the claims request has been approved or rejected by the	M		
1.5.3.4	Ability to provide options for the NCGI to either accept the claim or reject and provide justification for which the SFI can subsequently raise any queries.	M		
1.5.3.5	Ability to recall the claims application due to a user mistake before being proceed by the NCGI	M		
1.5.3.6	Ability to facilitate the SFI a resubmit option only if the NCGI allows the SFI for resubmission of a particular rejected claim.	M		
1.5.3.7	Ability to facilitate the NCGI to save rejected claim requests in a separate folder and close the relevant claim identification numbers.	M		
1.5.3.8	Ability to facilitate the NCGI to maintain a separate list of the MSMEs with active approved claim on guarantees.	M		
1.5.3.9	Ability to facilitate the NCGI to maintain a separate list of the active approved claim on guarantees under each SFI.	M		

We confirm that the Guarantee No. _____ granted by NCGI to
FI Name Here _____ has been in default for a period exceeding **180 days**,
 and that we have pursued repayment of the debt. Therefore it has become due for repayment of a sum
 equaling the approved risk coverage ratio.

We further confirm that on the Due Date:

Principal Outstanding on Due Date	LKR	_____
Principal Amount Recovered after Due Date	LKR	_____
Principal Amount Recovered from Liquidation of Collateral	LKR	_____
Outstanding Principal Amount	LKR	_____

We hereby claim under your guarantee registration number no. _____ Dated _____
 _____ the sum of LKR _____ [in figures],
 Sri Lanka Dollars _____ [in words],
 which is equal to or lower than the guaranteed portion of the principal amount of the loan.

Pursuant to the articles of the Guarantee Agreement signed on _____
 and in execution of what is stated in the articles of the Guarantee Agreement, we can make available all of
 the documents listed in the Guarantee Application Form dated _____
 at your request for inspection.

Furthermore, we will provide you with any information or other dates you deem necessary to facilitate the
 procedures for this claim.

Payment should be made to the following bank account: _____
 Correspondent bank name _____
 Address _____
 Account name _____
 Reference number _____

Hierarchy	Functional Requirements		
1	Guarantee Operations System		
1.6	Claim Payment Process	Mandatory (M)/Optional (O)	Response
1.6.1	Claim Payment Process		
1.6.1.1	Ability to assist the NCGI to view the claim payment due to be paid to the SFI.	M	
1.6.1.2	Ability to assist the NCGI to select the correct template for the calculation of the claims amount to be paid based on predefined criteria for each approved claim request.	M	
1.6.1.3	Ability to download, extract and upload the claim payment to the ERP.	M	
1.6.1.4	Ability to notify the SFI through an autogenerated message upon successful payment of the claim.	M	
1.6.1.5	Ability to record the claim payment amount in the NCGI record of defaulted loans.	M	

Name of Borrower/Enterprise: _____

Address of the SME: _____ Region: _____

PFI Loan Number: _____ Original NCGI guarantee No. _____

Date of reschedule/restructure: _____ New instalment start date: _____

Original Loan amount: _____ New Loan amount*: _____

*Unpaid interest has not been included capitalized

Original number of instalments: _____ New number of instalments: _____

Original Instalment amount: _____ New instalment amount: _____

Original Rate of interest %: _____ New Rate of interest %: _____

Original guarantee coverage ratio %: _____ New guarantee coverage ratio %: _____

Original Guarantee commission rate %: _____ New Guarantee commission rate %: _____

Existing collateral (Real Estate, Shares, Bonds, Personal Guarantees, Others): _____

Additional collateral (Real Estate, Shares, Bonds, Personal Guarantees, Others): _____

Hierarchy	Functional Requirements		
1	Guarantee Operations System		
1.8	Recovery Actions	Mandatory (M)/Optional (O)	Response
1.8.1	SFI Reporting of Recovery Actions:		
1.8.1.1	Ability for SFIs to submit details of recovery actions taken on the claims paid loans, including: Date of recovery action, type, net recovery amount etc.	M	
1.8.1.2	Ability for SFIs to upload supporting documentation (e.g., appraisal reports, legal documents, sales records).	M	
1.8.1.3	Ability to update the recovery actions in the claims data base, borrower profiles etc.	M	
1.8.2	NCGI Share Calculation and Reporting:		
1.8.2.1	Ability for the system to automatically calculate the NCGI share (67%) of the net recovery amount.	M	
1.8.2.2	Ability for the system to display the calculated NCGI share to both the SFI and NCGI users.	M	
1.8.2.3	Ability for SFIs to confirm the calculated NCGI share.	M	
1.8.2.4	Ability for NCGI to create an invoice for the relevant SFI to pay the due recovery amount	M	
1.8.2.5	Ability to download, extract and upload the recovery due to the ERP.	M	
1.8.2.6	Ability for NCGI to track and update the status of the NCGI share payment (e.g., pending, paid, overdue).	M	
1.8.3	NCGI Review and Management:		
1.8.3.1	Ability for NCGI staff to review the recovery actions reported by SFIs.	M	
1.8.3.2	Ability for NCGI staff to verify the valuation of recovered assets.	M	
1.8.3.3	Ability for NCGI staff to confirm receipt of the NCGI share payment.	M	
1.8.3.4	Ability for NCGI staff to record any discrepancies or issues related to the recovery action or payment.	M	
1.8.3.5	Ability for NCGI staff to generate reports on recovery actions, such as, Total amount recovered by SFIs, Total NCGI share received, Outstanding NCGI share payments etc.	M	
1.8.4	Integration and Notifications:		
1.8.4.1	Ability to update the claim data base and borrower data base etc.	M	
1.8.4.2	Ability to generate notifications to SFIs for overdue NCGI share payments.	M	
1.8.4.3	Ability to generate notifications to NCGI staff for new recovery action reports submitted by SFIs.	M	
1.8.5	User Interface and Access Control		
1.8.5.1	Ability to present the recovery action information in a clear, organized, and user-friendly manner for both SFIs and NCGI staff.	M	
1.8.5.2	Ability to restrict access to recovery action data based on user roles and permissions (e.g., SFI user, NCGI staff, NCGI supervisor).	M	
1.8.5.3	Ability to log all actions related to recovery action reporting and management.	M	

Hierarchy	Functional Requirements			
1	Guarantee Operations System			
1.9	Customer Relationship Management System	Mandatory (M)/Optional (O)	Response	Comments
1.9.1	Ability to create a borrower profile (legal name, address, contact information) with a Unique Identification (UID) based on the information on the guarantee application	M		
1.9.2	Ability to display the borrower's registration number or equivalent identification.	M		
1.9.3	Ability to show the borrower's industry classification (e.g., manufacturing, services).	M		
1.9.4	Ability to display the date the borrower was registered or established.	M		
1.9.5	Ability to list all loan applications submitted by the borrower, with dates.	M		
1.9.6	Ability to indicate the status of each loan application (e.g., pending, approved, rejected, disbursed).	M		
1.9.7	Ability to show the loan amount for each application.	M		
1.9.8	Ability to show the disbursement date for each approved loan.	M		
1.9.9	Ability to display the repayment schedule for each approved loan.	M		
1.9.10	Ability to indicate the current loan balance for each active loan.	M		
1.9.11	Ability to show any past-due amounts or overdue payments.	M		
1.9.12	Ability to display the bank that processed each loan.	M		
1.9.13	Ability to display the most recent risk rating assigned to the borrower.	M		
1.9.14	Ability to show the date of the latest risk assessment.	M		
1.9.15	Ability to provide a summary of the key factors considered in the latest risk assessment.	M		
1.9.16	Ability to display a historical view of risk ratings for the borrower, if available.	M		
1.9.17	Ability to indicate the risk model version used for each risk assessment.	M		
1.9.18	Ability to display key financial indicators for the borrower (e.g., revenue, profit, debt-to-equity ratio) for the most recent financial years including the date.	M		
1.9.19	Ability to provide access to uploaded financial statements (e.g., balance sheets, income statements), if available.	M		
1.9.20	Ability to allow NCGI/PFI staff to add comments to the borrower profiles.	M		
1.9.21	Ability to categorize interactions (e.g., loan application follow-up, information request).	M		
1.9.22	Ability to allow authorized NCGI staff to upload and download documents.	M		
1.9.23	Ability to categorize the documents according to the upload date.	M		
1.9.24	Ability to generate reports on borrower profiles.	M		
1.9.25	Ability to export data.	M		
1.9.26	Ability to present the borrower profile information in a clear, organized, and user-friendly manner.	M		
1.9.27	Ability to restrict access to borrower profile information based on user roles and permissions.	M		
1.9.28	Ability to log all access to borrower profile data.	M		
1.9.29	Ability to create SFI profiles A(legal name, address, contact information) with a Unique Identification (UID)	M		