

## **Corrigendum 02: RFP for Selection of Application Service Provider (ASP) for Loan Origination System, Loan Management System, Loan Collection System, Mobile Application (Sales & Collection) for Business Correspondent/DSA/Employee and Customer Portal & Mobile Application**

**Date: 08-Sept-2025**

In reference to the Request for Proposal (RFP) for Selection of Application Service Provider (ASP) for Loan Origination System, Loan Management System, Loan Collection System, Mobile Application (Sales & Collection) for Business Correspondent/DSA/Employee and Customer Portal & Mobile Application

Reference No. NEDFi/RFP/IT/01/2025-26 Dated: 19/08/2025

All are advised to note the following:

### **Modification in RFP Clause**

#### **1. Revised Eligibility Criteria:**

<b>Sr. No.</b>	<b>Eligibility Criteria</b>	<b>Supporting Documents</b>
<b>A. GENERAL</b>		
1	The bidder should be the OEM of LOS, LMS, LCS, Mobile Application (Sales & Collection) for Business Correspondent/DSA/Employee and Customer Portal & Mobile Application or its authorized partner or system integrator and must be a Public Ltd. Company/Private Ltd. Company / LLP / Partnership Firm / Government Organization / PSU and operating in India for at least 3 years as on date of the RFP	Certificate of Incorporation and other Documentary evidence to be attached. If the bidder is OEM of LOS, LMS, LCS, Customer Portal and Mobile App, then the Bidder will have to submit IPR or relevant documentation regarding the OEM of the solution. If the bidder is not the OEM, then they need to submit the MAF from relevant OEM.
2	The bidder should have CMMI Level 3 (or higher-level certification) or ISO 27001 certification.	Copy of the relevant certificates or Assessment certificate from Auditing agency.
3	The Bidder/OEM should not have been blacklisted / barred / disqualified / terminated due to non-performance by any Bank/NBFC/Financial Institution / PSU / Gol department as on date of submission of Bid	Self-declaration by competent authority of the bidder on Bidder's letterhead

B. FINANCIAL		
1	The bidder should have an average annual turnover of <b>Rs. 25 Crore from the Software business only</b> , for the last three (03) Financial years (i.e., 2022-23, 2023-24, 2024-25). This must be the individual company turnover and not of any group of companies.	Audited financial statement signed by statutory auditor or duly certified by chartered accountant consisting of <b>balance sheet and profit and loss account statement for the last three financial years must be submitted</b> i.e., 2022- 23, 2023-24, 2024-25. In case of 2024-25, provisional financial statement signed by statutory auditor or duly certified by chartered accountant will also be accepted.
2	The bidder should have positive net worth in the last three (03) financial (i.e., 2022-23, 2023-24 and 2024-25). This must be the individual company net worth and not of any group of companies.	Audited financial statement signed by statutory auditor of <b>balance sheet and profit and loss account statement for the last three financial years must be submitted</b> i.e. 2022- 23, 2023-24, 2024-25. In the case of 2024-25, provisional financial statement signed by statutory auditor or duly certified by chartered accountant will also be accepted. The Net worth amount to be certified by Statutory Auditor along with the audited financial statement.
3	The bidder should be a Profitable company for last three (03) financial years (i.e., 2022- 23, 2023-24 and 2024-25). This must be the individual company profit and not of any group of companies	Audited financial statement signed by statutory auditor of <b>balance sheet and profit and loss account statement for the last three financial years must be submitted</b> i.e. 2022- 23, 2023-24 and 2024-25. In the case of 2024-25 provisional financial statement signed by statutory auditor or duly certified by chartered accountant will also be accepted. The Profit amount to be certified by Statutory Auditor along with the audited financial statement.
C. EXPERIENCE & SERVICE CAPABILITY		
1	The bidder must have prior experience in the implementation and management of LOS, LMS collectively for at least two (2) Non-Banking Finance Companies (NBFCs) or banks (excluding co-operative banks) in India having loan portfolio size of a minimum INR 3000 Crore. At least one of these institutions should offer business loan products.	<p>Credentials from clients, i.e. Purchase Order/ Contract Agreement supported with a satisfaction letter from the client have to be submitted. Regarding Loan Portfolio, bidder to submit relevant documents to justify the clause (Letter from client / client balance sheet / other public domain available documents).</p> <p>In absence of satisfaction letter bidder has to submit email from client/self-declaration along with contact details of client for verification by NEDFi</p> <p>The credentials should be of the last five financial years. Project which is active will only be considered and Projects still under implementation will not be considered as credential.</p>

2	The bidder/OEM must have prior experience in the implementation and management of LCS solution (successful integration with own/third party LMS) for at least two (2) Non-Banking Finance Companies (NBFCs) or banks (excluding co-operative banks) in India having loan portfolio size of a minimum INR 1000 Crore.	<p>Credentials from clients, i.e. Purchase Order/ Contract Agreement supported with a satisfaction letter from the client have to be submitted. Regarding Loan Portfolio, bidder to submit relevant documents to justify the clause (Letter from client / client balance sheet / other public domain available documents).</p> <p>In absence of satisfaction letter bidder has to submit email from client/self-declaration along with contact details of client for verification by NEDFi</p> <p>The credentials should be of the last five financial years. Project which is active will only be considered and Projects still under implementation will not be considered as credential.</p>
3	The bidder/OEM(s) must have prior experience in the implementation and management of Mobile App (successful integration with own/third party LOS and LMS) for customer onboarding of Retail loan through Business Correspondent/DSA/Employee in at least two (2) Non-Banking Financial Companies (NBFCs) or banks (excluding co-operative banks) in India having loan portfolio size of a minimum INR 1000 Crore.	<p>Credentials from in form of Purchase Orders/ Contract Agreement etc. supported with a satisfaction letter has to be submitted.</p> <p>In absence of satisfaction letter bidder has to submit email from client/self-declaration along with contact details of client for verification by NEDFi</p> <p>The credentials should be of the five financial years. Project which is active will only be considered and Projects still under implementation will not be considered as credential.</p>
4	The bidder/OEM must have prior experience of integrating their Loan Management Solution with standard General Ledger/Accounting solutions such as SAP, Oracle GL, Oracle NetSuite, Tally, ERPNext, Microsoft Dynamic or equivalent. in at least one (1) Non-Banking Finance Companies (NBFCs) or banks in India.	<p>A credential letter from client has to be submitted.</p> <p>In absence of credential letter bidder has to submit email from client/self-declaration along with contact details of client for verification by NEDFi</p>
5	The bidder/OEM should have implemented their solution with multiple 3 <sup>rd</sup> Party's Realtime integration i.e., Credit Bureaus, NSDL, Banking API, MCA etc. in India	<p>A credential letter from client has to be submitted.</p> <p>In absence of credential letter bidder has to submit email from client/self-declaration along with contact details of client for verification by NEDFi</p>
<p><b>Note 1:</b> In case the Bidder(s) is a 100% subsidiary/entity formed from parent company by way of re-organization/separation of business/ in case of business transfer where Bidder(s) has acquired a Business from an entity ("Seller"), bidder(s) can utilize the experience and credential of the parent company/Seller to the acquired business for the purpose of meeting the eligibility criteria of this RFP, provided sufficient documentary proof of re-organization/ separation/ business transfer is produced.</p> <p><b>Note 2:</b> If the bidder is the authorized partner of OEM, then the OEM will not be eligible to participate in the tender process. Or if the bidder is the OEM of the solution, then its authorized partner will not be eligible to participate in the tender process.</p> <p><b>Note 3:</b> If any of the above eligibility criteria is not fulfilled, the bid will be treated as null and void and shall not be considered.</p>		

## 2. Revised Detailed Technical Evaluation Parameters:

S. No.	Technical Evaluation	Evaluation Approach
1	Compliance to Annexure 15 – Functional & Technical requirements	<p>➤ The Bidder is required to submit their compliances to <b>Annexure 15- Functional &amp; Technical requirements. (Max 25 Marks)</b></p> <p><b>Note:</b></p> <ul style="list-style-type: none"> <li>➤ Deviations and non-conformance to requirements in the RFP shall be led to reduction in score.</li> <li>➤ Unreasonable scope limitations which defeat the purpose of this RFP shall lead to reduction in scores or even possibility of disqualification of the bidder. This will be at the sole discretion of NEDFi</li> <li>➤ The Software Solution shall comply with 100% requirement.</li> <li>➤ The total marks of the annexure will be scaled down on a scale of <b>25 marks.</b></li> </ul>
2	Bidder's capability and experience	<p><b>Total Marks = 25</b></p> <ul style="list-style-type: none"> <li>➤ The bidder should have prior experience of Implementation &amp; management of LOS and LMS collectively in at least two (2) Non-Banking Finance Company (NBFC) or banks (excluding Co-operative Bank) with loan portfolio size of minimum INR 3000 Crores each.</li> </ul> <p>Bidder will get 2 marks for each collective implementation of LOS and LMS subject to <b>a maximum of 10 marks.</b></p> <ul style="list-style-type: none"> <li>➤ The bidder/OEM must have prior experience in the implementation and management of LCS solution (successful integration with own/third party LMS) for at least two (2) Non-Banking Finance Companies (NBFCs) or banks (excluding co-operative banks) having loan portfolio size of a minimum INR 1000 Crore.</li> </ul> <p>Bidder will get 2 marks for each implementation of LCS solution subject to <b>maximum of 5 marks.</b></p> <ul style="list-style-type: none"> <li>➤ The bidder/OEM(s) must have prior experience in the implementation and management of Mobile App (successful integration with own/third party LOS and LMS) for customer onboarding of Retail loan through Business Correspondent/DSA/Employee in at least two (2) Non-Banking Finance Companies (NBFCs) or banks (excluding co-operative banks) having loan portfolio size of a minimum INR 1000 Crore.</li> </ul> <p>Bidder will get 2 marks for each implementation of BC/DSA Mobile App solution for customer onboarding of Retail loan through Business Correspondent/DSA/Employee subject to <b>maximum of 5 marks.</b></p> <ul style="list-style-type: none"> <li>➤ The bidder/OEM(s) must have prior experience in the implementation and management of Customer portal (successful integration with own/third party LOS and LMS) in Non-Banking Finance Companies</li> </ul>

		<p>(NBFCs) or banks (excluding co-operative banks) having loan portfolio size of a minimum INR 1000 Crore.</p> <p>Bidder will get 2 marks for each implementation of Customer Portal subject to <b>maximum of 5 marks</b>.</p>
3	Technical Presentation & Product Demonstration	<p>All eligible bidders will be required to make presentations to supplement their bids, showcase overall solution proposed. NEDFi will schedule presentations and detailed product walkthrough/demonstrations which shall showcase the functionalities of the proposed solution in a real time environment. The date, time and location for presentation and product walkthrough/demonstration will be communicated to the bidders. Failure of a bidder to complete a scheduled presentation to NEDFi may result in rejection of the proposal.</p> <p>Bidder is expected to cover the following points in its presentation:</p> <ol style="list-style-type: none"> <li>1. Understanding of the project</li> <li>2. Bidder's capability</li> <li>3. Approach and Methodology</li> <li>4. Technology &amp; Solution Stack Details</li> <li>5. Approach and Strategy for Integration with General Ledger/Accounting Solution</li> <li>6. Solution for enabling Working capital Revolving Limit/Working capital Demand Loan product for NBFC</li> <li>7. Project delivery plan</li> <li>8. DC &amp; DR Details and its arrangement.</li> <li>9. Product/Proof of Concept Demonstration</li> </ol> <p><b>Maximum Marks 50</b></p> <p>Bidder has to demonstrate their product capability from a single demo environment where all the component – LOS, LMS, LCS, Customer Portal, Mobile App (Sales &amp; Collection) operating in an integrated way on real time. During the product demonstration the following points has to be covered, and it is expected that bidder shall make live entries in the system to showcase a <b><u>Business Loan Assessment (SME Commercial Lending) and Working Capital Revolving Limit/Working Capital Demand Loan</u></b></p> <p>A. LOS Essential Functions:</p> <ol style="list-style-type: none"> <li>a) <b>Lead Generation, Lead Follow up</b></li> <li>b) <b>Online Loan Application/Loan Application Processing</b> <ul style="list-style-type: none"> <li>➤ Customer (individual and non-individual) details</li> <li>➤ KYC Details of Customer with API Verification (CKYC, PAN, GST, Voter ID, DL, Passport, Aadhaar etc.)</li> <li>➤ In Case of Non-Individual Customer, System should allow to capture/add promoter details. API integration for KYC is required. MCA API integration is also desired.</li> </ul> </li> <li>c) <b>Application Screening (May be omitted)</b> <ul style="list-style-type: none"> <li>➤ Credit Bureau Check for promoters and business, manual write ups and business.</li> </ul> </li> <li>d) <b>Site Visit</b> <ul style="list-style-type: none"> <li>➤ Photo Capture and Geo tagging</li> </ul> </li> </ol>

		<ul style="list-style-type: none"> <li>➤ Observation</li> <li><b>e) Credit Underwriting</b> <ul style="list-style-type: none"> <li>➤ Financial Analysis (Past and Projected), CMA upload and Data entry both.</li> <li>➤ Project Cost and Means of Finance</li> <li>➤ Ratio Calculation</li> <li>➤ PESTEL Analysis</li> <li>➤ SWOT Analysis</li> <li>➤ Background of the Project</li> <li>➤ Background of Promoter</li> <li>➤ Credit Rating</li> <li>➤ Generation of CAM/DAN (Detailed Appraisal Note)</li> </ul> </li> <li><b>f) Sanctioning through Committee</b> <ul style="list-style-type: none"> <li>➤ Committee Convenor – Schedule meeting, assign the loan application to meeting number and capture the Committee decision for each loan application. Provision for MoM upload.</li> <li>➤ Deviation Management</li> </ul> </li> <li><b>g) Disbursement Initiation</b> <ul style="list-style-type: none"> <li>➤ Disbursement request for each tranche</li> <li>➤ Disbursement Eligibility Check</li> <li>➤ Request Initiation/Service Request</li> <li>➤ Annual Review</li> <li>➤ Interest Reduction</li> <li>➤ Loan Restructuring/Loan Reschedulement</li> </ul> </li> </ul> <p><b>B. BC/DSA/Employee Mobile Application (Sales &amp; Collection)</b></p> <p>NEDFi provides small ticket size loans upto INR 2 Lakhs through Business Correspondence (BC). NEDFi is looking for a mobile based customer onboarding solution where BC agent/DSA will physically visit the customer and carry out following activities.:</p> <ul style="list-style-type: none"> <li>➤ Lead Generation</li> <li>➤ KYC Verification</li> <li>➤ Site Visit Photo and Location Capture</li> <li>➤ Credit Bureau Report Generation</li> <li>➤ Business Activity Details Capture encompassing present and expected income from business operations, existing family income, existing own and family liabilities in terms of EMI etc. to calculate the repayment capability of the borrower.</li> <li>➤ Once all the data processing is completed, BC Agent/DSA will submit the application for further review/credit underwriting at NEDFi side.</li> <li>➤ Committee based sanctioning and Bulk Manual Decision at NEDFi end</li> <li>➤ Generation of sanction letters, loan agreement.</li> <li>➤ Loan agreement execution</li> <li>➤ Loan disbursement Request Initiation</li> <li>➤ Loan Collection (Dynamic QR Based collection)</li> <li>➤ Customer 360</li> </ul>
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		<p>➤ Ability to assign/re-assign of any lead/loan application to BC Agents.</p> <p><b>C. Loan Management System</b></p> <p>Vendor is expected to Demonstrate their product capability by creating two loan accounts (corporate and individual customers) with associated repayment schedules (user defined, Bullet, Balloon, EMI etc.), charges, interest rates, Effective Interest Calculation disbursements, collection entries, collateral/security, covenant etc.</p> <p>Vendor is also expected to demonstrate NPA classification, restructuring and rescheduling of existing loan accounts including one time settlement, FITL, write off (Technical and Prudential) etc. In addition to that Vendor is also expected to demonstrate back ended subsidy functionality and Reporting capability of their product (readily available reports)</p> <p>a) Product and Scheme Creation and Configuration. Other Master Configuration.</p> <p>b) Customer Creation for individual and non-individual customer (CKYC, PAN, GST, Voter ID, Aadhaar, Driving License etc. verification). Dedupe check for Customer. System should support to add/link promoter(s), Guarantor details.</p> <p>c) Loan Account Creation:</p> <ul style="list-style-type: none"> <li>➤ Repayment schedule – EMI, equal principal, user defined (step up, step down, fully customized), Bullet, balloon etc. based on sanction amount</li> <li>➤ Fixed and floating (Base Rate) with spread interest rates at account level</li> <li>➤ Different frequency for Principal and Interest</li> <li>➤ loan moratorium (interest/principal)</li> <li>➤ Interest Funded and non-funded.</li> </ul> <p>d) Loan disbursement through banking API (YES Bank and ICICI Bank).</p> <ul style="list-style-type: none"> <li>➤ System shall allow multi tranche disbursement.</li> <li>➤ In a single tranche, system should support disbursement to multiple beneficiaries.</li> <li>➤ Penny drop verification for Beneficiary Bank Account.</li> </ul> <p>e) Loan collection through API Banking integration (YES Bank and ICICI Bank).</p> <ul style="list-style-type: none"> <li>➤ Virtual Account Number (VAN)</li> <li>➤ Virtual UPI</li> <li>➤ Auto loan adjustment logic. Flexibility to apply payment against outstanding dues (Charges, Penalty, Interest, Principal) automatically based on configuration for various account type such as Standard, NPA and Technically Written off. System should have the provision to give interest benefit on advance amount and automatically adjust the advance amount with future dues till the</li> </ul>
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		<p>advance amount fully utilized (Theo Balance Concept).</p> <p>f) Charges</p> <ul style="list-style-type: none"> <li>➤ Processing Fee (Both Upfront collection and deduction at the time of 1st disbursement),</li> <li>➤ Document Fee</li> <li>➤ Interest Fee</li> <li>➤ Pre-Closure etc.</li> </ul> <p>g) Auto impact of base rate change on linked accounts.</p> <p>h) Collateral and securities in line with CERSAI</p> <ul style="list-style-type: none"> <li>➤ CERSAI API integration</li> <li>➤ Linking multiple securities with single loan</li> <li>➤ Linking single security with multiple loan</li> </ul> <p>i) Customer intimation for loan payment due (SMS, Email, WhatsApp)</p> <p>j) Covenant Alert (alert on expiry of insurance, Balance sheet, Balance Confirmation etc.)</p> <p>k) Loan Restructuring and Rescheduling</p> <ul style="list-style-type: none"> <li>➤ Principal Restructuring</li> <li>➤ Refixation of Repayment Schedule in case customers avails less amount than Sanctioned amount. The new Repayment shall be generated on Total Disbursement Amount/Principal O/s amount.</li> <li>➤ Change in Repayment Schedule due to change in commercial operation date of the project.</li> <li>➤ Funded Interest Term Loan (A separate account to be created in case interest outstanding amount is capitalized. New repayment schedule shall be created for the FITL account)</li> </ul> <p>l) NPA management</p> <ul style="list-style-type: none"> <li>➤ Automated NPA Classification as per RBI Guideline for NBFC.</li> <li>➤ Automated NPA Provisioning</li> <li>➤ Automated Classification of SMA.</li> <li>➤ System should also have a provision to manually modify automatically classified Asset status and provisioning amount with special role and Audit trail.</li> <li>➤ Exposure norms – industry, group, individual borrower and sector wise exposure check.</li> <li>➤ System to support configuring exposure norms – Single Borrower, Group Borrower, Industry wise etc.,</li> <li>➤ Single Borrower - X Cr.</li> <li>➤ Group Borrower - Y Cr.</li> <li>➤ Industry - Z percentage of Total Principal Outstanding of the Corporation</li> </ul>
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		<p>m) Back ended subsidy adjustment</p> <ul style="list-style-type: none"> <li>➤ NABARD/Tripura Bamboo Mission/MoFPI etc. provides Subsidy for Rural Godown Project. The Subsidy amount is transferred to Lender. The amount shall not be directly adjusted against loan accounts, instead it shall be parked in a separate account/ledger. However, Customer shall be given interest benefit for the subsidy amount.</li> <li>➤ In case Loan Account is classified as NPA within 5 years from the date of sanction/disbursement, NEDFi has to refund the money to NABARD. In that case, interest benefit given to the customer has to be recovered and charged again.</li> </ul> <p>n) Loan closure – Closure of Loan account with generation of No Dues Certificate.</p> <p>o) Loan Write Off (Technical and Prudential)</p> <ul style="list-style-type: none"> <li>➤ Technical Write Off – Corporation Write off loss Assets (100% provisioning done) from the Balance sheet. However, the loan account shall be continued with interest, penalty and charges posting/calculation without impact on the Balance sheet. Whatever amount (Principal/Interest) recovered after a loan account Technically written off, it shall be booked as direct income.</li> <li>➤ Prudential Write Off – Final Write off and Loan will be closed.</li> </ul> <p>p) Loan Settlement</p> <ul style="list-style-type: none"> <li>➤ One Time settlement</li> <li>➤ Settlement with a period. Option for repayment schedule for the settlement amount.</li> <li>➤ Interest waiver, Principal Write off</li> <li>➤ If Customer fails to pay the settlement amount, system should have option to roll back the interest, waived during the settlement process, recalculate and charge again.</li> </ul> <p>q) Others:</p> <ul style="list-style-type: none"> <li>➤ Effective Interest rate Calculation, expected credit loss calculation as per Ind-As accounting standards</li> <li>➤ Interest accrual</li> <li>➤ Day-end, day-begin process</li> <li>➤ Audit Trail</li> <li>➤ Credit Bureau (all 4) data generation of Consumer and Commercial</li> <li>➤ Customer 360 View</li> </ul> <p><b>D. Loan Collection Solution</b></p> <ul style="list-style-type: none"> <li>➤ DPD bucket wise loan account assignment to collection officer.</li> <li>➤ Capturing follow-up</li> </ul>
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		<ul style="list-style-type: none"> <li>➤ Show cause Notice</li> <li>➤ Recall Notice</li> <li>➤ Court Case/Suit File tracking (Court Case details, claim amount, hearing date, status of hearing, advocate assignment, advocate fee etc.)</li> <li>➤ Comprehensive historical view of customer and loan accounts.</li> </ul> <p><b>E. Customer Portal &amp; Mobile Application</b></p> <ul style="list-style-type: none"> <li>➤ Dashboard</li> <li>➤ Notifications</li> <li>➤ Customer Basic Details – View</li> <li>➤ Apply for New Loan</li> <li>➤ Account Drill Down Details</li> <li>➤ Account Statement</li> <li>➤ EMI Payment through Payment Gateway Integration</li> <li>➤ KYC Update, Covenant/Periodic Document submission</li> <li>➤ E-Nach Mandate Registration</li> </ul>
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### 3. Revised Bid submission date:

RFP Clause	Original Version	Revised Version
Last date of submission of the Technical and Commercial bid	09/09/2025 15:00 hours	24/09/2025 15:00 hours
Date of opening of the technical bid	09/09/2025 15:30 hours	24/09/2025 15:30 hours

### 4. Liquidated Damages & Penalties & Termination on Default

NEDFi shall levy penalty/liquidated damages on the bidder to the extent of 0.5% of the value of the delayed deliverables (Delay only attributable to bidder) for each day of delay in Go-live subject to maximum 10% of the total cost of ownership (contract value). However, imposing penalty shall be at the discretion of NEDFi.

In case of any delay (Delay only attributable to bidder) beyond 3(three) months, NEDFi shall issue notice of termination, and cancel the contract on completion of one month of notice and also invoke the performance security.

### 5. Escrow Mechanism

NEDFi and the vendor shall agree to appoint an escrow agent to provide escrow mechanism for the deposit of the source code for the entire software suite (including new version of the software solution as and when released) supplied by the vendor to NEDFi in order to protect its interests in an eventual situation. NEDFi and the vendor shall enter into a tripartite escrow agreement with the designated escrow agent, which will set out, inter alia, the events of the release of the source code and the obligations of the escrow agent. The cost for the escrow will be borne by the vendor. As a part of the escrow arrangement, the final selected vendor is also expected to provide a detailed code documentation of the software solution.

## 6. Annexure 9 - NON-DISCLOSURE AGREEMENT

Revised **Annexure 9** has been uploaded on the website

## 7. Clarification regarding Annexure 16 – Commercial Bill of Material

The bidder must quote the cost for the Application and Infrastructure under the ASP Model on an Opex basis, expressed as a percentage of Assets Under Management (AUM), in the Payment Weightage Sheet. This quoted percentage, when applied to the respective AUM figures, will be used to calculate the total cost for the Application and Infrastructure under the ASP Model (Opex mode). For this calculation, the bidder shall use the following AUM values:

Year 1: ₹2,240 Crore

Year 2: ₹2,494 Crore

Year 3: ₹2,732 Crore

Year 4: ₹2,955 Crore

Year 5: ₹3,165 Crore

The revised **Annexure 16** has been uploaded on the website.