AISEVAK.IN · TOOL CATALOGUE

Banking, Finance & Fintech — 101 tools

All tools · at-a-glance descriptions · Generated 27 Aug 2026

This is the full list of AiSevak tools in this industry, each with a short description of what it produces. Open any tool on aisevak.in to run it.

Lending & Credit Operations

Loan Origination SOP

Produces a step-by-step Standard Operating Procedure for your loan origination process — lead capture, application, KYC, credit appraisal, sanction, documentation and disbursal — with stage owners, controls, TAT targets and records to keep. Use this to standardise how your team processes loans. For the underlying decision rules use the Credit Policy Builder, and for the scoring logic use the Credit Appraisal Framework.

Credit Appraisal Framework

Builds a structured credit appraisal framework — the character, capacity, capital, collateral and conditions checks, assessment areas, and how to arrive at an approve / conditional / decline decision — for a given borrower type and loan. Use this to appraise borrowers consistently. For a tick-box operational list use the Underwriting Checklist; for the documented lending rules use the Credit Policy Builder.

Credit Policy Builder

Drafts a board-ready credit policy document — target segments, eligibility, loan parameters (amount, tenure, LTV, FOIR), approval authority matrix, risk controls and rejection criteria — for your lending business. Use this as the rulebook your appraisal and underwriting follow. For the appraisal method use the Credit Appraisal Framework; for the day-to-day process use the Loan Origination SOP.

Loan Documentation Checklist

Builds a complete loan documentation checklist — the agreement, sanction letter, KYC, security and mortgage documents, guarantees, NACH mandate and insurance — plus how security is created (mortgage / hypothecation / charge registration) and the enforceability gaps to avoid. Use this so every disbursed loan is properly and enforceably documented.

Collections Strategy Builder

Builds a bucket-wise collections strategy (pre-due, early 1–30, mid 31–90, hard 90+) with the approach and channels for each, risk-based segmentation, and a fair-practices guardrail covering RBI norms on recovery-agent conduct and no harassment. Use this to recover dues effectively and compliantly. For handling accounts that have already slipped to NPA use the NPA Management Plan.

NPA Management Plan

Produces an NPA and stressed-asset management plan — early warning signals, classification and provisioning awareness (IRAC norms), and recovery / resolution options including settlement, SARFAESI, legal action and sale to an ARC. Use this for accounts that are already stressed or slipping. For borrowers who are viable but need relief use the Loan Restructuring Proposal; to catch problems earlier use the Credit Monitoring System.

Underwriting Checklist

Builds a practical underwriting checklist for a specific loan product — KYC verification, income and cash-flow checks, bureau score and history, FOIR/DSCR, fraud checks, collateral and policy fit — with a decision matrix (approve / conditional / decline) and red flags. Use this as the operational checklist underwriters follow per file. For the reasoning method behind it use the Credit Appraisal Framework.

Loan Restructuring Proposal

Produces a loan restructuring proposal framework — restructuring options (tenure extension, moratorium, EMI reduction, part payment), a viability assessment of repayment under new terms, the supplemental documentation needed, and RBI resolution-framework awareness. Use this for viable borrowers in temporary stress. For accounts that are non-viable or need recovery use the NPA Management Plan.

Credit Monitoring System

Designs a credit monitoring system — early warning signals, account-conduct and bureau-refresh tracking, a review cadence, trigger events (bounces, overdues, deteriorating conduct) and an escalation / remediation protocol. Use this to catch problem accounts before they become NPAs. For accounts that have already turned bad use the NPA Management Plan.

Mutual Fund & AMFI Distribution

Mutual Fund Distributor Setup

A step-by-step guide to becoming an AMFI-registered mutual fund distributor in India — NISM VA certification, ARN registration, EUIN, empanelment with AMCs and platforms, and how to get your first clients. Use this to set yourself up compliantly. To onboard investors once registered use the MF Client Onboarding Kit.

MF Client Onboarding Kit

Builds a mutual fund client onboarding kit — the onboarding steps (KYC, risk profiling, goal discussion, account setup, first investment), the documents to collect, and the disclosures to make (distributor status, no assured returns). Use this to onboard investors smoothly and compliantly. For selecting suitable funds afterwards use the MF Recommendation Framework.

MF Recommendation Framework

Builds a suitability-based fund recommendation framework — mapping goal, horizon and risk profile to the right fund category, then the criteria for selecting funds within it (track record, consistency, expense, risk metrics) — with a clear note that you recommend on suitability and disclose your distributor status. Use this to recommend funds properly, not by commission. To compare specific shortlisted funds use the Fund Comparison Helper.

Portfolio Review Report

Produces a mutual fund portfolio review report — performance versus goals, current asset allocation, underperformers, suitability-based rebalancing suggestions and action items — with a distributor-status disclosure and an explicit no-churning stance. Use this for periodic client reviews that add real value.

AMFI / SEBI Distributor Compliance

Explains AMFI and SEBI compliance for a mutual fund distributor — ARN and EUIN discipline, the code of conduct, no-assured-returns and appropriate-disclosure rules, the line between distribution and advice (RIA), KYC, permitted advertising and records to keep. Use this to distribute funds within the rules and avoid the common breaches.

Commission & Brokerage Tracker

Builds a commission and brokerage tracking approach for an MF distributor — trail commission by AMC and scheme, AUM-based expectations, reconciliation against CAS or AMC statements, and how to disclose commission to clients. Use this to make sure you are paid what you earned and stay transparent. For reconciling income across multiple principals (AMCs, insurers, lenders) use the Commission Reconciliation Tool.

Fund Comparison Helper

Builds a fund comparison framework — the parameters that actually matter (returns across periods, consistency, expense ratio, risk metrics, AUM, fund manager, portfolio) and what to check on each — with a caution that past performance is not indicative and suitability comes first. Use this to compare shortlisted funds objectively. To first map a goal to the right category use the MF Recommendation Framework.

Investor Communication Templates

Writes ready-to-send investor communication templates (WhatsApp and email) for a given situation — market falls, SIP reminders, goal updates, reviews, onboarding — built on stay-the-course, no-assured-returns, education-not-tips principles. Use this to keep investors calm and informed without stepping into advice or assured-return language.

Stock Broking & SEBI Compliance

Sub-Broker / AP Setup Guide

A step-by-step guide to setting up as an authorised person (AP) or sub-broker in India — NISM certification, empanelment with a stockbroker, registration and agreement, infrastructure, deposit, and how to acquire your first clients compliantly. Use this to start your broking business. For the ongoing rulebook once live use the SEBI Compliance Checklist.

SEBI Compliance Checklist

Builds a SEBI compliance checklist for a broking or securities intermediary — registration, KYC/CKYC, risk disclosure, margin norms, client-funds segregation, reporting, grievance redressal and advertising — with periodic obligations and a list of prohibited practices (unauthorised advice, mis-selling, guaranteed returns). Use this as your standing compliance rulebook.

KYC & Account Opening SOP

Writes a KYC and account-opening SOP for a broking intermediary — PAN and Aadhaar-based KYC, in-person or video verification, bank proof, income proof for derivatives, CKYC upload, verification controls, record retention and red flags. Use this to onboard clients smoothly while meeting SEBI KYC and PMLA norms.

Risk Disclosure Document

Drafts a plain-language risk disclosure document for broking clients — market risks (volatility, loss of capital), product-specific risks (derivatives, leverage, F&O losses) and client acknowledgements — with a note to also use the SEBI/exchange prescribed formats. Use this to disclose risks clearly before clients trade.

Client Agreement (Broking)

Outlines a client agreement for a broking relationship — rights and obligations, brokerage and charges, margin, risk, client-funds handling, grievance and arbitration — plus the mandatory documents (account opening, RDD, tariff sheet, policies and procedures). Use this to structure clear terms. Note this is an outline to build on with the SEBI/exchange-mandated forms and legal review, not a substitute for them.

Margin & Risk Policy

Drafts a margin and risk management policy for a broker — margin collection, upfront-margin norms, exposure limits, MTM and square-off policy, peak-margin and shortfall handling, and margin-call communication. Use this to manage client margin and risk exposure in line with SEBI peak-margin and exchange norms.

Grievance Redressal Framework

Builds a grievance redressal framework for a securities intermediary — complaint channels, timelines, escalation, SCORES and ODR integration, complaint register and reporting, and the investor charter/grievance details to display. Use this to resolve investor complaints compliantly. For a firm-wide policy document across regulators use the Grievance Redressal Policy in Customer Service.

Regulatory Audit Preparation

Builds a regulatory audit preparation guide for a broking intermediary — the areas inspectors examine (KYC and documents, client-funds segregation, margin, reporting, grievances, systems), a document checklist, and common findings to fix in advance. Use this to be ready for an exchange or SEBI inspection.

Research & Advice Disclaimer Guide

Explains the boundaries between research analyst, investment adviser and distributor roles — what each can legally do — and provides standard disclaimers for research and market views plus a list of prohibited practices (unregistered advice, tips, assured returns). Use this to share content without crossing into regulated advice. If you intend to give personalised advice, use the RIA Registration & Compliance guide first.

Wealth & Financial Advisory

Financial Plan Builder

Builds a holistic financial plan for a client — current position (income, expenses, assets, liabilities), prioritised goals, risk profile, and recommendations across emergency fund, insurance, investments, tax and retirement, ending in an action plan. Use this for a full planning engagement. For a single goal-funding table use Goal-Based Planning; for the risk-appetite step use the Risk Profiling Questionnaire.

Goal-Based Planning Calculator

Produces a goal-based planning illustration — for each goal, the inflation-adjusted target and the monthly investment needed to reach it, plus prioritisation across goals and the assumptions used. Use this to show a client how to fund several life goals. For a full financial plan (cash flow, insurance, tax) use the Financial Plan Builder.

Risk Profiling Questionnaire

Builds a risk profiling questionnaire with scored options, risk categories (conservative / moderate / aggressive) and an interpretation that maps score to a suggested asset-allocation stance. Use this as part of your suitability process before recommending investments. For the allocation itself use the Asset Allocation Advisor.

Asset Allocation Advisor

Provides asset allocation guidance — an equity / debt / gold-and-others split by risk profile or goal, with the rationale for each and a rebalancing approach (when and how). Use this to allocate a portfolio sensibly across assets. For selecting the actual funds within each bucket use the MF Recommendation Framework.

Investment Tax Planning

Provides investment tax planning guidance for a client — Section 80C and other deductions, ELSS, NPS, capital-gains taxation and tax harvesting — with an old-vs-new-regime consideration and a caution that tax should not drive unsuitable investments. Use this to structure investments tax-efficiently. Confirm specifics with a tax professional as rules change.

Estate & Succession Planning

Outlines estate and succession planning for a client — will, nominations, joint holding, trusts for larger estates and gifting — with the key actions to take (nominations across accounts, a valid will) and considerations for the family and business situation. Use this to plan how wealth passes on. Wills and trusts need legal drafting, so pair this with a lawyer.

RIA Registration & Compliance

Explains SEBI Registered Investment Adviser (RIA) registration and compliance — what RIAs can do, fee-only and fiduciary duty, the distributor-vs-adviser separation, the registration path (qualification, certification, net worth, application) and ongoing compliance (suitability, disclosures, fee limits, records, audit). Use this if you plan to give personalised investment advice legally.

Advisory Client Review Kit

Builds an advisory client review kit — goal progress, portfolio performance, rebalancing, life changes and action items — with the documentation to keep for suitability and a way to frame the behavioural-coaching value you add. Use this to run periodic reviews that deepen trust. For a mutual-fund-specific review report use the Portfolio Review Report.

Insurance Distribution

Insurance Advisory Framework

Builds a needs-based insurance advisory framework for a client — assessing life stage, dependents, income replacement, health and assets, then mapping to the right products (term, health, personal accident, property) with a focus on suitable cover rather than what pays the most commission. Use this to advise honestly. To turn the recommendation into a client-facing document use the Insurance Proposal Writer.

Policy Comparison Helper

Builds an insurance policy comparison framework — the parameters that matter (premium, sum insured, coverage and exclusions, waiting periods, claim settlement ratio, network, sub-limits) and what to check on each — with a caution that the cheapest is not always best. Use this to compare shortlisted plans for a client on what actually matters.

Claim Assistance Guide

Builds a claim assistance guide for a given claim type — the process (intimation, documents, cashless vs reimbursement, follow-up, settlement), documents needed, how to avoid rejection (disclosures, timelines) and escalation (grievance, ombudsman). Use this to help clients get claims paid. Claim decisions rest with the insurer.

IRDAI Distribution Compliance

Explains IRDAI compliance for an insurance distributor — the distribution models (agent, POSP, corporate agent, broker, web aggregator), licensing and disclosure duties, no-mis-selling and needs-based selling, free-look rights, and prohibited practices (rebating, forced bundling, misrepresentation). Use this to distribute insurance within the rules for your channel.

Policy Renewal Management

Builds a policy renewal management system for an insurance distributor — a renewal calendar, a reminder sequence (timing, channel and message), lapse prevention, and a review-at-renewal step to check adequacy and upsell suitably. Use this to keep policies in force and clients covered.

POSP / Agent Setup Guide

A step-by-step guide to becoming an insurance agent or POSP in India — training and exam, tie-up with an insurer or intermediary, licensing and onboarding — with the trade-offs between agent (single insurer), POSP and broker models and how to get your first clients. Use this to start distributing insurance compliantly.

Insurance Proposal Writer

Writes a client-facing insurance proposal — a needs summary, recommended cover (product, sum insured, premium and why), key features and exclusions, and next steps. Use this to present a clear recommendation the client can understand. For the underlying needs assessment first use the Insurance Advisory Framework.

Insurance Product Training

Builds an insurance product training summary for your team — for each product, how it works, who needs it, key features and the common mis-selling to avoid — with a suitability focus of matching product to need. Use this to train agents and POSPs to advise well. For team certification requirements use the Certification & Licensing Guide.

NBFC & Fintech Operations

NBFC Setup Guide

Explains NBFC setup and registration in India at a practical level — the types, RBI registration, minimum net owned funds, fit-and-proper criteria, the setup steps (company, capital, RBI application, systems) and the ongoing prudential norms and governance. Use this to understand what running an NBFC takes. For the standing compliance list once registered use the NBFC Compliance Checklist.

NBFC Compliance Checklist

Builds an NBFC compliance checklist — capital adequacy, asset classification and provisioning, exposure norms, fair practices, KYC and AML, RBI returns, governance and the scale-based regulation layer — with the key periodic returns. Use this as your standing compliance rulebook. For the RBI returns calendar specifically use the RBI Returns & Reporting Guide.

Digital Lending Compliance Guide

Explains the RBI Digital Lending Guidelines for a lender or fintech — direct disbursal and repayment via the regulated entity, LSP arrangements, the Key Fact Statement, no automatic credit-limit increases, cooling-off, data and privacy rules, and the required APR/KFS/grievance disclosures — with a dos-and-donts list. Use this to lend digitally within the rules. For structuring the lender-fintech split use the Fintech Partnership Agreement.

Fair Practices Code Builder

Drafts a Fair Practices Code for an NBFC — transparent loan processing (terms, KFS, no discrimination), transparent interest and charges with no excessive rates, dignified recovery with agent-conduct rules, and a grievance redressal section. Use this as the board-approved borrower-fair code RBI expects NBFCs to have.

Co-Lending / Partnership Model

Explains co-lending and partnership models for a lender within RBI norms — the Co-Lending Model (CLM), direct assignment, business-correspondent arrangements and FLDG awareness — with how to structure risk and revenue sharing and the relevant co-lending, outsourcing and default-guarantee rules. Use this to structure a co-lending or BC arrangement.

Fintech Partnership Agreement

Outlines a lender-fintech (LSP) partnership agreement — roles (lender vs LSP), sourcing, servicing, data ownership, compliance responsibility, revenue and risk sharing, audit rights and termination — with a note that the lender retains regulatory responsibility under RBI. Use this to structure the deal. This is an outline to build on with legal review, not a signable contract.

Loan Product Designer

Helps design a loan product for a lender — target segment, ticket and tenure, pricing (rate, fees, APR), eligibility and underwriting, risk and collections, and the unit economics (yield, cost, credit cost, margin). Use this to design a viable, compliant product. For the documented lending rules across products use the Credit Policy Builder.

Risk Management Framework

Builds an enterprise risk management framework for a financial institution — how to identify, measure, control and monitor credit, operational, market and liquidity, compliance and fraud risk — with the governance layer (risk committee, policies, reporting). Use this for a firm-wide risk framework. For a live risk log use the Compliance Risk Register.

RBI Returns & Reporting Guide

Explains the key RBI returns and reporting for an NBFC or lender — which returns apply, their frequency and purpose, a reporting cadence, and the consequences of delay. Use this to build a returns calendar. For a full multi-regulator filing calendar use the Regulatory Compliance Calendar.

Payments & Digital Finance

Payment Aggregator Guide

Explains payment aggregator (PA) and gateway (PG) regulation in India — PA authorisation, net-worth requirement, escrow, merchant KYC, data-storage norms, tokenisation and settlement timelines — with the readiness steps toward authorisation. Use this to understand PA/PG licensing. For a full standing checklist use the Payments Compliance Checklist.

UPI & Payments Integration Guide

Guides UPI and digital payments integration for a business or fintech — the integration options (payment gateway, UPI collect and intent, autopay mandates, payment links), how to select on success rate, settlement, cost and features, and the KYC/data/RBI compliance to keep in mind. Use this to add UPI and collections. To choose a specific provider use the Payment Gateway Selection tool.

Merchant Onboarding SOP

Writes a merchant onboarding SOP for a payments business — application, KYC and business verification, risk categorisation, agreement and activation — with the KYC requirements and risk screening for prohibited businesses and fraud. Use this to onboard merchants compliantly per RBI PA merchant-onboarding norms.

Payments Compliance Checklist

Builds a payments compliance checklist for a payments business — PA authorisation, escrow and settlement, KYC, data localisation, tokenisation, PCI-DSS, grievance and AML — with periodic audits and reporting. Use this as your standing compliance rulebook. For the licensing basics themselves use the Payment Aggregator Guide.

Fraud Prevention Framework

Builds a fraud prevention framework for a fintech or lender — covering onboarding fraud, transaction fraud, account takeover and mule accounts — with controls (device and velocity checks, rules and ML, OTP, limits, monitoring) and a detect-block-report-recover response. Use this to reduce fraud losses in line with RBI fraud-reporting expectations.

Settlement & Reconciliation SOP

Writes a settlement and reconciliation SOP for a payments business — matching transaction vs settlement vs bank, handling refunds, chargebacks, fees and unsettled items, with a daily reconciliation cadence and exception handling for mismatches. Use this to keep money movement clean and auditable.

Chargeback & Dispute Management

Builds a chargeback and dispute management process — notification, evidence gathering, representment and resolution — plus prevention (clear billing, delivery proof, fraud checks) and the chargeback-ratio metric to watch. Use this to fight illegitimate chargebacks and reduce losses.

Payment Gateway Selection

Helps a business select a payment gateway or aggregator — comparing on success rate, MDR and pricing, settlement time, payment methods, integration, support and compliance — with a test-and-compare approach and negotiation levers on MDR and settlement. Use this to pick the right partner. To then integrate it use the UPI & Payments Integration Guide.

Compliance, AML & Risk

AML / KYC Policy Builder

Drafts a board-ready AML and KYC policy for a regulated entity — customer identification and CDD, risk categorisation, transaction monitoring and red flags, STR/CTR reporting to FIU-IND, the principal officer role and record-keeping. Use this as your policy document. For the operational how-to use the KYC & CDD SOP; for reporting mechanics use Suspicious Transaction Handling.

KYC & CDD SOP

Writes a KYC and customer due diligence SOP — identification, verification, CKYC, risk rating, ongoing due diligence and periodic update — with enhanced due diligence for high-risk customers and PEPs, and record-retention rules. Use this to operationalise your AML policy day to day. For the policy document itself use the AML / KYC Policy Builder.

Suspicious Transaction Handling

Builds a suspicious transaction identification and reporting guide — the red flags (structuring, mule accounts, mismatched profile, rapid movement), the internal escalation-to-principal-officer process, and STR filing to FIU-IND with confidentiality rules. Use this to detect and report suspicious activity under PMLA. For the broader policy use the AML / KYC Policy Builder.

Regulatory Compliance Calendar

Builds a regulatory compliance calendar for a financial entity — each obligation, its regulator (RBI / SEBI / IRDAI / FIU / MCA), frequency and typical due date — with the penalty-heavy filings flagged. Use this so nothing is missed across regulators. For RBI returns in depth use the RBI Returns & Reporting Guide.

Internal Audit Framework

Builds an internal audit framework for a financial entity — a risk-based audit plan, scope and frequency, reporting to the audit committee, coverage of key areas (credit, operations, compliance, IT, AML) and action tracking. Use this for independent assurance over your controls in line with RBI internal-audit / RBIA expectations.

Data Security & IT Policy

Drafts a data security and IT policy for a financial entity — access control, data protection (encryption, localisation, retention), incident response, and third-party / cloud outsourcing controls — aligned to RBI IT/cyber directions and the DPDP Act. Use this to protect financial and customer data. For vendor governance specifically use the Outsourcing Policy.

Outsourcing Policy

Drafts an outsourcing policy for a financial entity — the principle of retaining regulatory responsibility, vendor selection and due diligence, contracts, monitoring and audit rights, the core functions that cannot be outsourced, and data/confidentiality controls — aligned to RBI outsourcing directions. Use this to outsource without losing control.

Compliance Risk Register

Builds a compliance risk register for a financial entity — each risk with its area (KYC/AML, lending, reporting, data, conduct), likelihood, impact, controls and owner — with the top risks called out. Use this as a live risk log to review with compliance. For the enterprise risk framework use the Risk Management Framework.

Regulatory Change Tracker

Builds a regulatory change tracking process — sources to monitor, a review cadence, impact assessment (what changes, who is affected, by when), an action step and sign-off, and how to update policies and processes. Use this to stay ahead of RBI / SEBI / IRDAI changes rather than react late.

Customer Acquisition & Marketing

Lead Management System

Builds a lead management system for a financial-services business — capture, qualification, compliant contact, nurture and conversion — with a follow-up cadence, the CRM fields to track, and consent / DND / no-mis-selling compliance. Use this to convert leads without breaching TRAI DND or conduct rules.

Financial Marketing Compliance

Guides financial-services marketing compliance in India — no assured or misleading returns, mandatory disclaimers, risk disclosures, APR and terms, and regulator-specific rules — with a list of prohibited claims and safe practices. Use this to advertise lawfully before you run campaigns. For social-post ideas within these rules use the Social Content Planner.

Content Strategy Builder

Builds a content strategy for a financial-services business or advisor — content pillars (education, planning, product basics, market context, FAQs), formats (posts, videos, newsletters, calculators), a weekly calendar and a compliance guardrail (educational, no tips or assured returns). Use this for a broad plan. For platform-specific post ideas use the Social Content Planner.

Referral Program Designer

Designs a referral program for a financial-services business within conduct rules — the referral mechanic and incentive (where permitted), the required disclosures, and a track-and-reward process. Use this to grow through client referrals. Note some products restrict incentives, so confirm what is allowed for your product and regulator.

Social Content Planner

Creates a compliant social content plan — content pillars, a weekly plan (day, format, idea, caption, disclaimer note) and a no-tips/no-assured-returns guardrail. Use this for ready-to-post ideas that build authority. For the overall content approach first use the Content Strategy Builder.

Customer Onboarding Journey

Designs a customer onboarding journey for a financial product — stage by stage (interest, KYC, approval or setup, activation, first value) with the experience and compliance at each — and ways to reduce drop-off without cutting compliance corners. Use this to make onboarding smooth and compliant.

Financial Literacy Content Kit

Builds a financial literacy content kit — topics (budgeting, saving, credit, insurance, investing basics, scams awareness), simple rupee-based formats, and a simple, trustworthy, jargon-free tone. Use this to educate customers and build trust. For a scheduled social plan use the Social Content Planner.

Webinar / Seminar Plan

Plans an educational webinar or seminar to acquire clients — topic, agenda, promotion, lead capture and follow-up — kept educational with a distributor/adviser-status disclosure. Use this to turn an education event into qualified leads.

Client Newsletter Builder

Builds a client newsletter structure with a sample — sections (market context, education, planning tip, FAQ, CTA) and a sample subject, intro and tip — kept compliant (no tips or assured returns) and email-consent aware. Use this to stay top of mind with clients.

Finance & Business Operations

BFSI Business Plan Builder

Builds a business plan for a financial-services venture — model, target market, products, revenue streams (commission, fees, spread), financial projections and the compliance and licences needed. Use this to plan or pitch a BFSI venture. For a funding-focused note use the Business Case / Loan Note.

BFSI Business P&L Builder

Builds a structured P&L for a financial-services practice or firm — line-by-line commission and fee income against staff, technology, marketing, compliance and other costs — with key ratios (cost-to-income, margin) and insights. Use this to see your practice profitability clearly. It complements, not replaces, your accountant.

BFSI GST & Tax Guide

Explains GST and tax touchpoints for a financial-services intermediary — GST treatment of commission and fee income, the registration threshold, input-credit eligibility, TDS on commissions and the GST returns to file. Use this to understand your indirect-tax obligations. Confirm specifics with a tax professional.

BFSI KPI Dashboard

Defines a practical KPI set and review cadence for a financial-services business — for each KPI, the formula, why it matters and a benchmark hint — covering the metrics that actually run the business (AUM or loan book, disbursals, NPA %, persistence, revenue per client, CAC, cost-to-income, retention). Use this to build a dashboard. Set targets from your own history.

Commission Reconciliation Tool

Builds a commission reconciliation approach across all your principals — expected vs received by principal, scheme or product, brokerage rates and clawbacks — with a statements-matching-disputes process and records to keep. Use this when you earn from several sources (AMCs, insurers, lenders) and want to be sure you are paid fully. For MF-only trail tracking use the Commission & Brokerage Tracker.

BFSI Business Case / Loan Note

Writes a business case / loan note for growth investment in a financial-services business — executive summary, the investment ask with line items, projected financials (revenue, margin, payback, ROI), funding ask and risks with mitigation. Use this to raise capital or a loan for expansion. For a full venture plan use the BFSI Business Plan Builder.

Fee & Pricing Strategy

Advises on fee and pricing strategy for a financial-services business — the models (commission, fee-only, fee-based, AUM-based, flat) with when each fits and its compliance note, value positioning, and how to transition toward fees where suitable. Use this to price advisory and services well. Confirm which fee models are permitted for your registration.

Vendor & Partner Management

Builds a vendor and partner management approach for a financial-services business — selection, due diligence, contracts, SLAs, monitoring and exit — with the risk and compliance layer (data, outsourcing norms, audit rights) and a review cadence. Use this to manage tech and service partners. For a formal outsourcing policy document use the Outsourcing Policy.

HR & Advisor Management

BFSI Hiring Kit

Creates a hiring kit for a financial-services role — a job description (title, responsibilities, requirements including certifications, salary-range hint), where to hire, and an interview guide covering competency, sales and ethics. Use this to hire advisors, RMs and ops staff. For onboarding and training the hire use the Advisor / RM Training Program.

Advisor / RM Training Program

Designs an advisor or RM training program — modules (products, suitability and needs, compliance and conduct, sales skills, client servicing) with objectives, the certifications to hold (NISM, IRDAI where needed) and an ethics/no-mis-selling focus. Use this to build knowledgeable, ethical advisors. For which certifications each role legally needs use the Certification & Licensing Guide.

Certification & Licensing Guide

Explains the certifications and licences needed for financial-services roles — for each activity (MF distribution, broking, insurance, advisory), the requirement (NISM/ARN, IRDAI licence, RIA) and notes — plus renewal (CPE and validity). Use this to know exactly which certifications your team must hold. Confirm current requirements with AMFI, SEBI and IRDAI.

Sales Incentive Scheme

Designs a sales incentive scheme that rewards good sales without encouraging mis-selling — basis (AUM or book growth, persistence, client satisfaction, quality not just volume), payout slabs, and clawbacks for mis-selling or early lapse, with suitability and conduct gates. Use this to motivate the team while protecting clients.

Conduct & Ethics Policy

Drafts a conduct and ethics policy for a financial-services business — principles (client-first, suitability, honesty, confidentiality, no mis-selling), prohibited practices (rebating, misrepresentation, unauthorised advice) and consequences. Use this to set the conduct standard for your staff, aligned to your regulator requirements.

Performance Review Kit

Builds a performance review kit for a financial-services business — a balanced scorecard across business metrics, quality and persistence, compliance and conduct, client feedback and development — so reviews reward good conduct, not volume alone. Use this for fair, balanced appraisals. To tie rewards to it use the Sales Incentive Scheme.

Attendance & Leave Policy

Drafts an attendance and leave policy for a financial-services firm aligned to Shops and Establishment norms — full policy text, leave types (casual, sick, earned, public holidays) with entitlement and rules, and attendance expectations. Use this for a fair, compliant leave policy. Align the specifics to your state rules.

Team Skill & Certification Matrix

Builds a skill and certification matrix for a financial-services team — by person or role, their products, certifications and gaps — with a compliance note (certified staff for regulated activities) and a training plan. Use this to see coverage and gaps at a glance. For what each role legally needs use the Certification & Licensing Guide.

Customer Service & Grievance

Customer Service SOP

Writes a customer service SOP for a financial-services business — channels, response times, query resolution, escalation and documentation — with a tone-and-conduct standard (empathy, clarity, no mis-selling) and interaction-log records. Use this to run responsive, compliant service. For a published set of service commitments use the Customer Service Charter.

Complaint Response Templates

Writes complaint response templates for a financial-services business — per scenario, a channel-appropriate message and a resolution approach — with escalation (grievance officer, ombudsman) and an acknowledge-investigate-resolve tone. Use this to handle complaints professionally within your grievance timelines. For the underlying policy use the Grievance Redressal Policy.

Grievance Redressal Policy

Drafts a grievance redressal policy for a financial-services entity — channels, acknowledgement and resolution timelines, escalation (nodal officer, ombudsman, SCORES where applicable) and records/reporting — aligned to the RBI / SEBI / IRDAI grievance and ombudsman frameworks. Use this as your published policy document. For ready complaint replies use the Complaint Response Templates.

Customer Feedback & NPS Survey

Builds a customer feedback and NPS survey for a financial-services business — the 0-10 recommend question, rating questions across onboarding, service, transparency, value and trust, and an action plan by promoter / passive / detractor segment. Use this to measure satisfaction and act on it.

Customer Retention Playbook

Builds a customer retention playbook for a financial-services business — onboarding, regular value, reviews, proactive service and loyalty — with churn signals to watch and a win-back approach for lapsed clients. Use this to reduce churn and deepen relationships, kept compliant in how you engage.

Online Review Response Writer

Writes measured responses to online reviews for a financial-services business — positive, neutral and negative — each with the principle behind it, keeping to no-confidential-data and directing serious issues to the grievance channel. Use this to protect reputation on public platforms without ever disclosing customer data.

Customer Service Charter

Drafts a customer service charter for a financial-services business — commitments (turnaround times, transparency, fair treatment), customer rights and how to escalate grievances — aligned to regulator fair-treatment and investor-charter norms. Use this to publish clear service commitments. For the internal SOP behind it use the Customer Service SOP.

Ombudsman & Escalation Guide

Explains the ombudsman and escalation options for a financial consumer, for a business to guide customers — the escalation ladder (internal grievance, nodal officer, ombudsman under the RBI / Insurance / SEBI SCORES scheme as applicable, consumer forum), the process and timelines, and the documentation the customer needs. Use this to guide customers to the right redressal.

> This is AI-assisted guidance. Verify with a qualified professional before any binding decision. Fees, authorities and processes vary by state and change over time — confirm with your state authority.