

FREQUENTLY ASKED QUESTION



SME Digital Portal FAQs

1. What is BOP SME Digital Portal (SDP)?

SME Digital Portal is a facilitation interface whereby SME applicants can digitally apply for Business loan while avoiding hassle for rendering physical documentation at the comfort of their home or office.

2. What are the prime features of SME Digital Portal?

BOP SME Digital Portal facilitates digital Loan application, real time documents collection, application status updates, and BOP SME Products & services information.

3. How can I access SDP?

The customer may access SME Digital Portal by visiting the BOP Website URL: <https://www.sme.bop.com.pk>

4. What is the process to register on SDP?

The customer will click on SME Digital Portal icon on BOP Website to register after providing required details.

5. What is OTP (one time pin)?

One-time pin is a six-digit security code sent on your registered mobile number for security purposes and once used cannot be reused.

6. How can I subsequently login on the SDP?

The applicant can subsequently login to SME Digital Portal by entering the User Credentials i.e. login & password he/ she created while registering at SME Digital portal.

7. Who shall fill the application in case of Entities?

It should ideally be filled by the main sponsor of the business i.e. Owner, Partner or Director on behalf of the entity.

8. I am just starting my business;

a. What date should I enter as startup business date?

In such cases where the business is in establishment phase, application date shall be entered as startup date.

b. What amount should I enter in annual sales turnover?

In such cases where the business is in establishment phase, customer may enter projected annual sales turnover.

9. How to apply for loan on SDP?

The applicants can apply for desired loan by clicking on the SME Digital Portal icon on BOP Website. After signing up and logging in, the customer shall click on the Loan Application and Status button to apply for the loan.

10. How will the bank contact the customer if any additional/discrepant document is required after submission of loan application on SDP?

The Customer will receive an SMS alert which will be having the link to upload documents in case any additional/discrepant document is required after submission of loan application.

11. Can i subsequently submit any additional/discrepant document required by bank on SDP?

Yes, the customer can subsequently submit any additional/discrepant document required by bank on SME Digital Portal by clicking on the Loan application and Status button and then clicking on the Application Documents tab.

12. In what format I am required to upload the documents on SDP?

The customer may upload the required documents in JPG, JPEG, PNG or PDF format.

13. Are there any charges to register on SDP?

There are no charges to register on SME Digital Portal.

14. Do I still need to visit the bank for filing application through SDP?

No the applicant doesn't need to visit the branch to apply for SME loans through SME digital Portal. The portal can be accessed from anywhere using the link on BOP Website. You only need a high speed internet connect for a seamless experience.

15. What type of loan applications can be submitted on BOP SDP?

The customer can apply for all SME Products offered by BOP through SME Digital Portal.

16. Can I apply for more than one product for the same business on SDP?

Yes, the customer may apply for more than one product for the same business on SME Digital Portal by clicking the add facility button in the application form.

17. Is there any list of products BOP is offering for SMEs on SDP?

Yes, the customer can access the list of BOP's product offerings for SMEs by clicking on "Products & Services Offered" on SDPs home screen.

18. How much time will it take to process the loan?

After successful submission of all required documents, the decision shall be made within 15 Days for Small Enterprises and 25 days for Medium Enterprises.

19. How can i check the status of my loan applications on SDP?

The applicants just need to login to the SME Digital Portal and click on the Application status tab to check the status of already applied loans.

20. How will I know about the approval or rejection of my loan application?

The approval or rejection shall be uploaded in the Application Status of the respective customer. Moreover, the customer will receive the SMS alerts for the same.

21. What are the loan application processing charges?

Processing Charges as mentioned in SOC shall be applicable depending upon nature and type of product.

22. What is Business facilitation window?

Business Facilitation Window is an added feature for customer ease. BOP has brought comfort for applicants to perform any additional activity through this window without even visiting any office or branch like Devising a Project Feasibility, Online Company Registration on SECP site, SME Registration Portal link, Company formation Guide, Income Tax Registration/ returns, Sales Tax Registration or Information of Government Initiatives Schemes etc.

23. Will I get some Alerts?

Yes, the customer will receive the SMS Alerts.

24. Will the bank contact me once my application is submitted?

Yes, the respective Relationship Manager will contact the customer once application is submitted.

25. Who should i contact in case of any query?

For any query related to Application submission, the customer may contact the BOP's helpline 111-267-200. For any query after the application is submitted, the customer shall contact the respective Relationship Manager.