



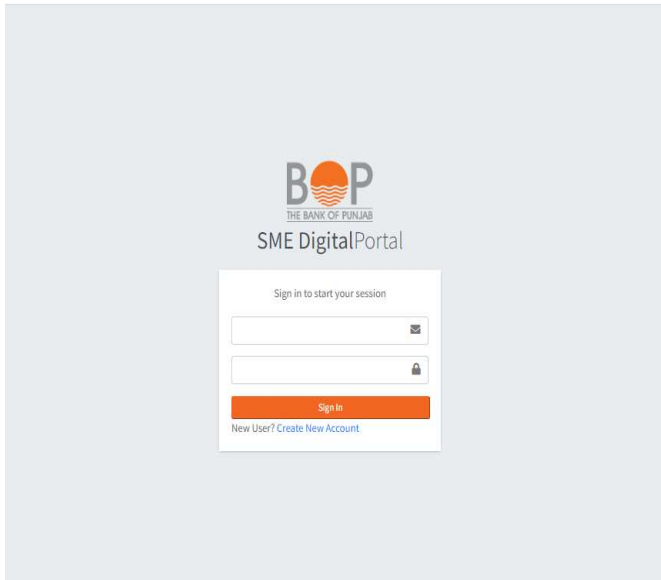
Passion Reborn

BOP SME DIGITAL PORTAL

USER GUIDE

APPLY ONLINE FOR ANY FACILITY OFFERED BY BOP
THROUGH

BOP SME DIGITAL PORTAL



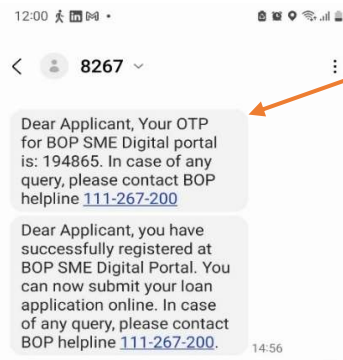
SIGN UP PROCESS

1. Click on the link <https://sme.bop.com.pk>
2. Register or Create new account
3. The applicant will receive an OTP for successful sign up.
4. Upon verification of the OTP, the applicant will successfully sign in to SME Digital Portal

NOTE:

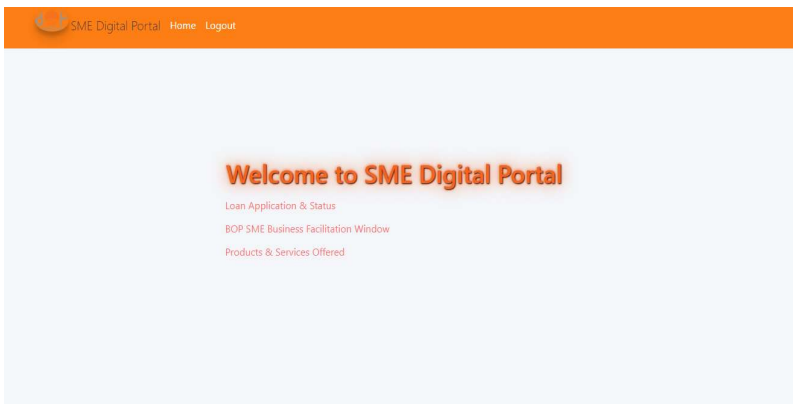
Candidate Register/Sign up page. All fields are required.

Enter the verification codes sent by BOP portal on your mobile no. and email address. (Right) Email and SMS verification codes sent by BOP portal.

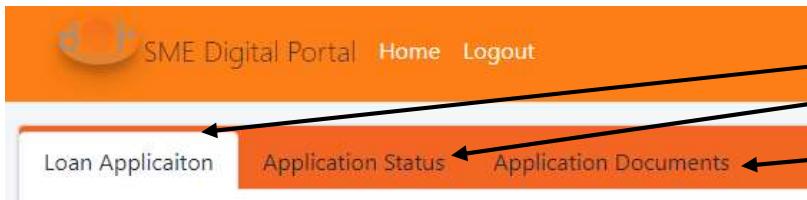


SUCCESSFUL LOG-IN TO SME DIGITAL PORTAL

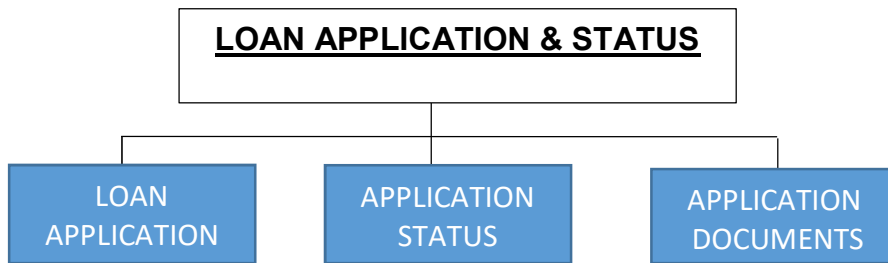
Upon successfully signing in the SME Digital Portal, the applicant can view the HOME SCREEN on the device.



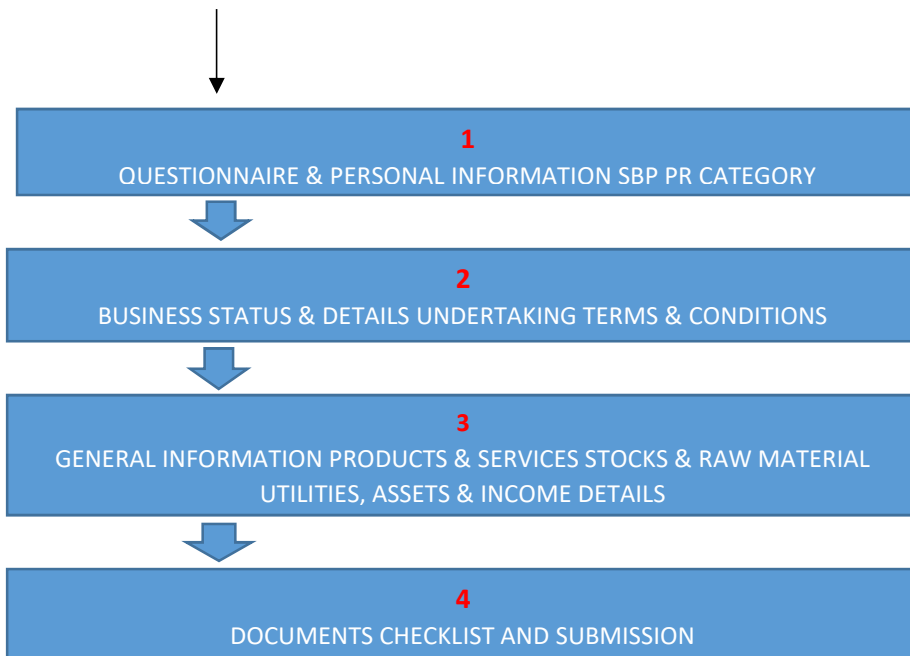
LOAN APPLICATION & STATUS



1. To apply for loan, click on **“Loan Application”**
2. To check status of applied loans click on **“Application Status”**
3. To check if any additional document is required by Bank for already submitted application click on **“Application Documents”**



LOAN APPLICATION PROCESS FLOW



LOAN APPLICATION PROCESS FLOW

The applicant shall provide all required information one after the other as graphically presented in Process Flow

BOP SME DIGITAL PORTAL

Questionnaire

How did you come to know about BOP Digital Portal?

Do you have an account with BOP?
 Yes No

Personal Information For Primary Sponsor

Applicant Name Applicant CNIC Date Of Birth CNIC Issue Date

CNIC Expiry Date Gender Applicant Cell No Email Address (Please mention your valid email address or write "NA" if not available)

Residential Address

Province City District Residential Phone

Blood relative/Next of Kin is BOP employee Yes No

Are you Politically Exposed Persons? Yes No

1. Fill in the **Questionnaire**.
2. Provide **Personal Information**.

Blood relative/Next of Kin is BOP employee
 Yes No

Are you Politically Exposed Persons?
 Yes No

POLITICALLY EXPOSED PERSONS (PEPS):-

*Politically Exposed Person (PEP) means an individual who is or has been entrusted with a prominent public function either domestically or by a foreign country, or in an international organization and includes but is not limited to:

- for foreign PEPs: Heads of State or of government, senior politicians, senior government officials, judicial or military officials, senior executives of state-owned corporations and important political party officials;
- for domestic PEPs: Heads of State or of government, senior politicians*, senior government officials, judicial or military officials**, senior executives of state-owned corporations, important political party officials;
- for international organization PEPs: members of senior management or individuals who have been entrusted with equivalent functions;
- Provided that middle ranking or more junior individuals in the above referred categories are not included in the definition of PEPs.

*Senior politicians means MNAs, MPAs and above, and will not include any person who participated in any election and could not succeed.

**Senior Military Officials may include Lieutenant General(s) (3 Star) and above or equivalent Navy/ Air force rank only, for the purpose of PEP categorization, as in Armed Forces. Officers below this rank are generally not entrusted with any prominent public function(s).

"Close associate of a PEP" means:

- an individual known to have joint beneficial ownership of a legal person or a legal arrangement or any other close business relations with a PEP;
- any individual(s) who have beneficial ownership of a legal person or a legal arrangement which is known to have been set up for the benefit of a PEP;
- an individual who is reasonably known to be closely connected with the PEP for any other reason, including socially or professionally.

Family member of a PEP" includes:

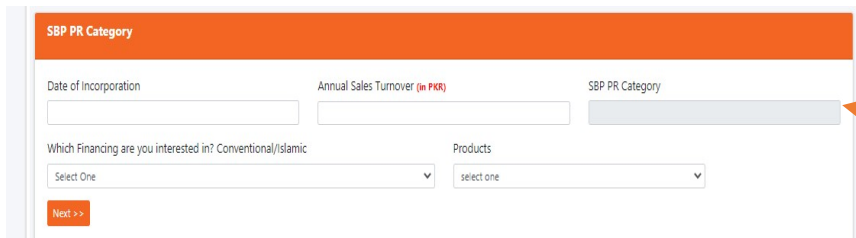
- spouse of the PEP; and
- lineal descendants and ascendants of the PEP and siblings of PEP.

"Beneficial Owner" shall have the same meaning as under section 2(i)(v) of the Anti-Money Laundering Act 2010.

- "Beneficiary institution" means the financial institution that receives the funds on behalf of the wire transfer or fund transfer beneficiary;
- "Beneficiary" means the person to whom or for whose benefit the funds are sent or deposited in bank or person who has beneficial interest in financial transaction to be executed.
- "Control" in relation to a legal person, means the power to exercise a controlling influence over the management or the policies of the undertaking; and, in relation to shares, means the power to exercise a controlling influence over the voting power attached to such shares.
- "Proscribed Person (PP)" means an individual or entity proscribed under the Anti-Terrorism Act (ATA).
- "Senior Management" means chief executive officer, managing director, deputy managing director, chief operating officer, company secretary, chief financial officer, chief compliance officer, chief regulatory officer and any holder of such positions by whatever name called.
- "Ultimate Effective Control" or "Ultimately Owns or Controls" means situations in which ownership / control is exercised through a chain of ownership or by means of control other than direct control.

Check the relevant box based on the Information provided on the page below.

BOP SME DIGITAL PORTAL



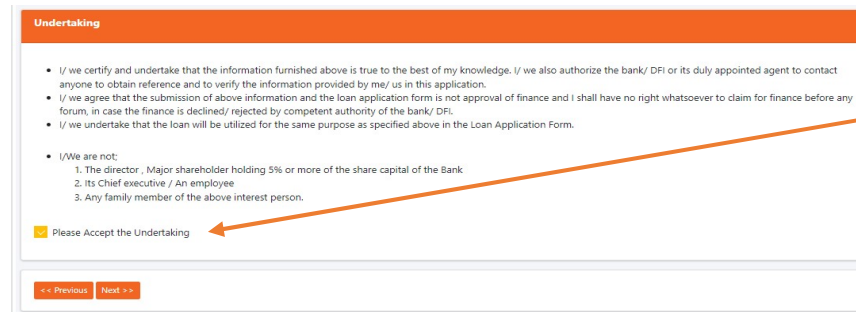
SBP PR Category

Date of Incorporation: Annual Sales Turnover (in PKR): SBP PR Category:

Which Financing are you interested in? Conventional/Islamic: Products:

Select One: select one:

Once the applicant will fill the **Date of Incorporation & Annual Sales** system shall automatically select PR category and relevant PBA Approved Form.



Undertaking

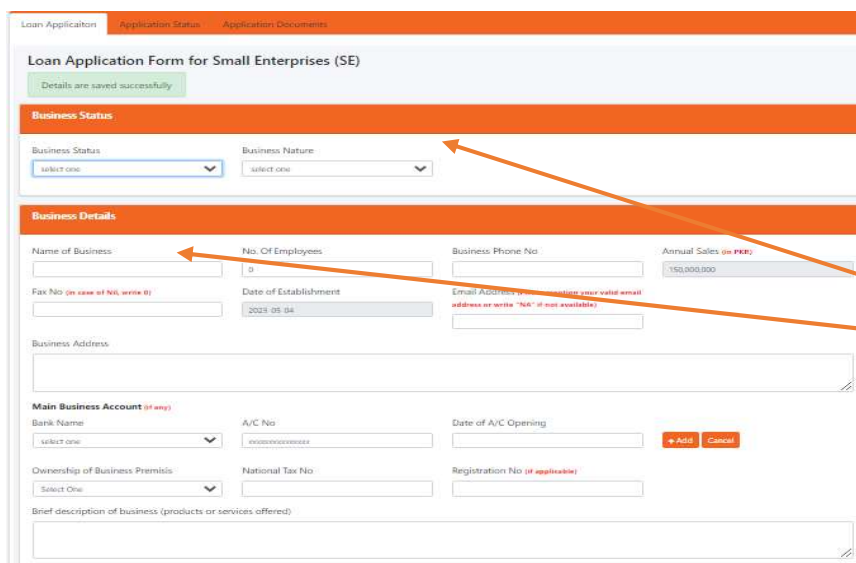
- I/ we certify and undertake that the information furnished above is true to the best of my knowledge. I/ we also authorize the bank/ DFI or its duly appointed agent to contact anyone to obtain reference and to verify the information provided by me/ us in this application.
- I/ we agree that the submission of above information and the loan application form is not approval of finance and I shall have no right whatsoever to claim for finance before any forum, in case the finance is declined/ rejected by competent authority of the bank/ DFI.
- I/ we undertake that the loan will be utilized for the same purpose as specified above in the Loan Application Form.

I/We are not:

- The director / Major shareholder holding 5% or more of the share capital of the Bank
- Its Chief executive / An employee
- Any family member of the above interest person.

Please Accept the Undertaking

Check the box to agree the Terms & Conditions.



Loan Application | Application Status | Application Documents

Loan Application Form for Small Enterprises (SE)

Details are saved successfully

Business Status

Business Status: Business Nature:

Business Details

Name of Business: No. Of Employees: Business Phone No: Annual Sales (in PKR):

Fax No (in case of Nil, write 0): Date of Establishment: Email Address (in case of multiple email address or write "NA" if not available):

Business Address:

Main Business Account (if any)

Bank Name: A/C No: Date of A/C Opening:

Ownership of Business Premises: National Tax No: Registration No (if applicable):

Brief description of business (products or services offered):

PBA FORMS

- The PBA relevant forms for **Small Enterprise (SE)** or **Medium Enterprise (ME)** will open in front of applicant.
- The applicant must provide all required information about **Business Status & Business Details.**

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PBA FORMS

Owners/Partners/Shareholders Details (Please enter details of all Owners/Partners/Shareholders one by one by clicking on + Add button)

Name	Address	Cell No.	Tel No. (Residential)
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Email (Please mention your valid email address or write "NA" if not available)	CNIC	Status in Business	Shareholding (in % 0-100)
<input type="text"/>	<input type="text"/>	Select One	<input type="text"/>

+ Add Cancel

The applicant shall provide all details of Business Owners/ Partners/ Shareholder.

Facility(ies) Requested

Type of Facility	Amount (in PKR)	Tenor (in Days)	Purpose
Select One	<input type="text"/>	<input type="text"/>	<input type="text"/>
Security/Collateral			
Nature	Particular	Value (in PKR)	
Select One	<input type="text"/>	<input type="text"/>	
Repayment Frequency (Monthly/Quarterly)			
Select One			

+ Add Cancel

The applicant can select the facility he/ she wants to apply for.

The applicant can apply for more than one facility if desired.

Market Information (Please enter details of Top 4 Suppliers/Customers one by one by clicking on + Add button)

Deals with	Name		
Select One	<input type="text"/>		
Terms of Trade (Cash or Credit Based)			
Cash (in % 0-100)	Credit (in % 0-100)	Tenor (in Days)	Relationship since (no. of years)
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

+ Add Cancel

The applicant must provide details of **04 Suppliers** and **04 buyers** he/ she is doing business with.

This information is mandatory!

Financial Indicators (Please enter details of all required particulars given in the drop down menu)

Particulars	Amount (in PKR)
Select One	<input type="text"/>

+ Add Cancel

The applicant must fill in the **details and their Amount in PKR for all Particulars in drop down menu** in Financial Indicator e.g. *Liabilities details, Assets details, borrowing details, Revenue details etc.*

This information is mandatory!

General Information

Type / Line of Business	Group Name (if applicable)	Name of Business Founder	Factory Address (NA in case of Services)
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Godown Address (NA in case of Services)	Ownership Number (NA in case of Services)	Godown Number (NA in case of Services)	Membership of Associations (if applicable)
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Total Monthly Payroll Expense (in PKR)	Ownership Status Of Factory (NA in case of services)	Ownership Status Of Godown (NA in case of services)	
<input type="text"/>	Select One	Select One	

Fill in the **General Information**.

Provide all required details about **Owner, Partner, Directors**.

Owners/Sponsors/Partners/Directors Details (Please enter details of all Owners/Sponsors/Partners/Directors one by one by clicking on + Add button)

Name	Status of Residence	Qualification	Age (in Years)
Select One	Select One	Select One	<input type="text"/>
Total Business Experience (in Years)	Experience in Related Field (in Years)		
<input type="text"/>	<input type="text"/>		

+ Add Cancel

BOP SME DIGITAL PORTAL

Products / Services

Product Name	Total Installed Capacity	Selling Territories	Types Of Customers
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<small>(Applicable in case of Manufacturing, otherwise write 'NA')</small>			
<input type="button" value="+ Add"/> <input type="button" value="Cancel"/>			

Stocks - Raw Materials & Finished Goods (in case of Manufacturing / Trading Concern)

Manufacturing Trading Concern	Description	Total Storage Capacity	Quantity Available
Select One	<input type="text"/>	<input type="text"/>	<input type="text"/>
Value Of Stock (in PKR)	Remarks on Condition/Quality of storage		
<input type="text"/>	<input type="text"/>		
<input type="button" value="+ Add"/> <input type="button" value="Cancel"/>			
Stocks - Raw Materials			
Stocks - Finished Goods			

Utility Bills

Type of Utility	Avg. Monthly Bill (in PKR)	Payment Status	Bills Verified
Select One	<input type="text"/>	Select One	Select One
Note/Comment on Payment Behavior			
<input type="text"/>			
<input type="button" value="+ Add"/> <input type="button" value="Cancel"/>			

Major Competitors

Name & Address / City	Comments, if any
<input type="text"/>	<input type="text"/>
<input type="button" value="+ Add"/> <input type="button" value="Cancel"/>	

Assets Owned / Investments Made By The Sponsors

Please provide assets owned or investments made by the sponsors other than business

Description	Value (in PKR)	Owned / Leased	Owned By
<input type="text"/>	<input type="text"/>	Select One	<input type="text"/>
<input type="button" value="+ Add"/> <input type="button" value="Cancel"/>			

The applicant shall provide details of the **Products/Services** he/ she offered, along with all required information regarding the **stocks, raw materials & finished goods**.

The applicant shall provide details of the **Utility bills**.

The applicant shall also provide details of **Major Competitors**.

The applicant shall provide the **description & Value of the Assets**.

BOP SME DIGITAL PORTAL

Existing Liabilities Borrower and Sponsors (from Formal & Informal Lenders)

• Please check to provide information for availed facilities from any financial institution.

The applicant will **check the box** to provide information of already availed facilities from other Banks.

Rent Expense (if applicable)

Premis Type	Amount (in PKR)	Agreement Seen
Select One		Select One
+ Add	Cancel	

The applicant will provide the details of **his/ her rental premises** and amount for

Rental Income and Rental Expense.

Rent Income (if applicable)

Premis Type	Amount (in PKR)	Agreement Seen
Select One		Select One
+ Add	Cancel	

Details of Sister / Association Concerns (if applicable)

Company Name & Address	Line Of Business	Legal Status	Turnover (in PKR)
Shareholding / Ownership	Bank Loans		
+ Add	Cancel		

The applicant will provide here his/ her **Sister Concern details.**

<< Previous Next >>

UPLOADING THE DOCUMENTS

Loan Application | Application Status | Application Documents

Document Section

Details are saved successfully

Document Section

Required Documents

- * Valid CNIC-Front
- * Valid CNIC-Back
- * Copy of NTN
- * Copy of Title documents (Sale Deed, Transfer Letter, etc.) of the property offered to the bank as security
- * Certified copies of bank statements of all business accounts for the last 1 year
- * Copy of latest paid electricity bill received at residential address of proprietor
- * Copy of latest paid electricity bill received at the business address
- * Recent Passport Size Photographs
- * Latest In-house / management accounts

Documents: Upload File: No file chosen

The applicant can submit any document from dropdown given and red highlighted documents are mandatory to be uploaded in **JPG/ JPEG/ PNG/ PDF** format.

Loan Application | Application Status | Application Documents

Loan Application List

Case No: Product:

Records Found : 3

Sr	Case No	Applicant Name	Applicant Cell No	CNIC	Product	ApplicationStatus
1	SME-2905	test name			Electronic Warehouse Receipt Financing	Submitted
2	SME-3911	test name			Wakala	In-Process at Initial Review
3	SME-3917	aaaa			BG Discounting	In-Process at Credit Worthiness Assessment

The applicant can check the status of his/ her already submitted Loan Application.

SME Digital Portal | Home | Logout

Loan Application | Application Status | Application Documents

Loan Application List

Case No: Product:

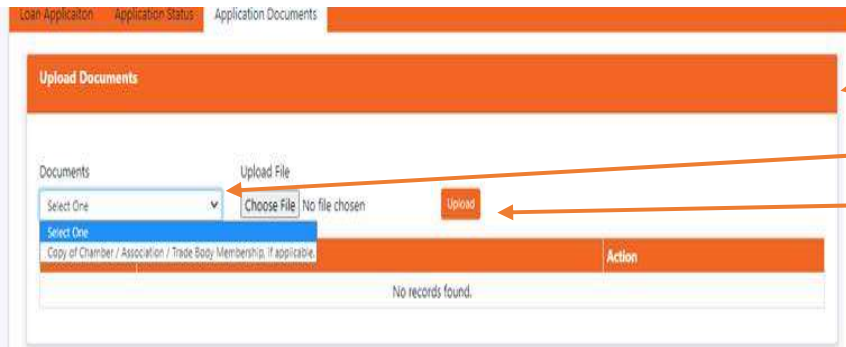
Records Found : 3

Sr	Case No	Applicant Name	Applicant Cell No	CNIC	Product	ApplicationStatus	Missing Documents	Action
1	SME-2905	name	03:	.	Electronic Warehouse Receipt Financing	Submitted	0	
2	SME-3911	name	03:	.	Wakala	In-Process at Initial Review	1	<input type="button" value="Upload Documents"/>
3	SME-3917	aaaa	03	.	BG Discounting	In-Process at Credit Worthiness Assessment	4	<input type="button" value="Upload Documents"/>

The SME Digital Portal facilitates the applicant to submit all **required document online** and also **resubmit document** in case of any discrepancy.

Please click on tab "Upload Documents"

UPLOADING THE DOCUMENTS



Loan Application Application Status Application Documents

Upload Documents

Documents Upload File No file chosen

Sr	Document Title	Action
	Copy of Chamber / Association / Trade Body Membership, if applicable.	

No records found.

- Once Selected, the screen on left side shall be displayed.
- Please **select documents** required by the bank from given **Dropdown**
- Choose file> once selected > Click Upload.



Loan Application Application Status Application Documents

Upload Documents

Uploaded Successfully

Documents Upload File No file chosen

Sr	Document Title	Action
1	Copy of Chamber / Association / Trade Body Membership, if applicable.	Download Delete

- The action shall display if the document has successfully been uploaded.

BOP SME DIGITAL PORTAL



- Prepare Projections / Income Statement: [Click here](#)
- Company Registration: <https://www.saeq.gov.pk/company-formation/registration-of-company/>
- Company Formation Guide for startups: <https://startup.saeq.gov.pk/Startup/company-guide/>
- Income Tax Registration: <https://www.fbr.gov.pk/category/registration-income-tax/31147/32844/31149>
- SME Registration Portal: <https://smereg.ajmeda.org/>
- BOP SME Digital Portal - Loan Application: [Coming Soon!](#)
- Link to Government Schemes: Punjab Roagan: <https://regan.pda.punjab.gov.pk/>; FMs Youth Business Loans: <https://ymyb.gov.pk/bankform/newapplicationform>
- Sales Tax Registration: <https://www.fbr.gov.pk/category/registration-sales-tax/31148/32843/101133>
- Income Tax Return Form: <https://www.fbr.gov.pk/income-tax-return-form/31147/131224>
- SMEsA Pre-Feasibilities: <https://smeda.org/india/eng/business-facilitation/smeda-how-to-apply/pre-feasibility-studies>
- Common Glossary for Important Terms (English): [Download](#)



Small and Medium Enterprises (SMEs)

Product & Services Offered

- ↳ BOP Agri Daksh
- ↳ BOP For Sahulat
- ↳ BOP Kamyab Karobar
- ↳ BOP Shomal Tawanaal
- ↳ BOP Supply Chain Finance
- ↳ BOP e-Business Gata

SME Refinance Schemes

- ↳ Export Finance Scheme
- ↳ Financing Facility for Storage of Agricultural Produce
- ↳ Long-term Financing Facility for Plant & Machinery
- ↳ Working & Guarantee Facility for Rice Husking Mills in Sindh
- ↳ Refinance Scheme for Modernization of SMEs
- ↳ Refinance Scheme for Special Persons
- ↳ Refinance Scheme for Woman Entrepreneurs
- ↳ Refinance Scheme for Working Capital Financing of SEs & low-end MEs

The Business Facilitation Window is an added feature for customer ease. It offers the advisory service along with useful links to **complete Online Company Registration on SECP site, SME Registration Portal link, Company formation Guide and Income Tax/ Sales Tax Registration/ returns** etc. without any personal visit.

The Products & Services offered by BOP are listed for customer information.