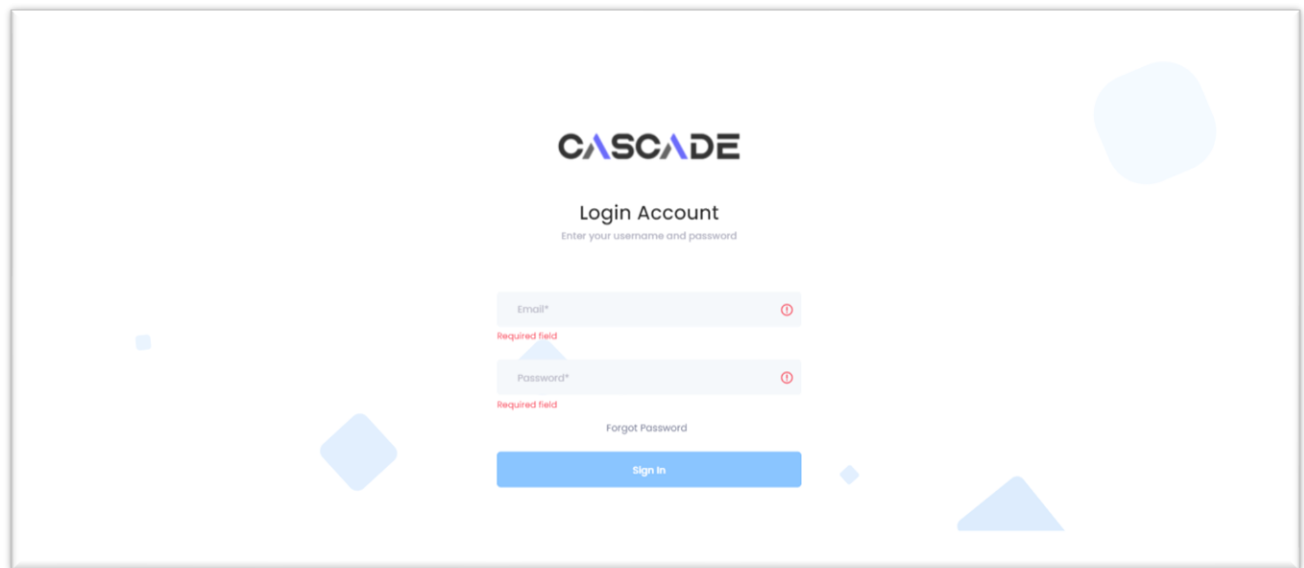




Small Business Finance (SBF) Guide

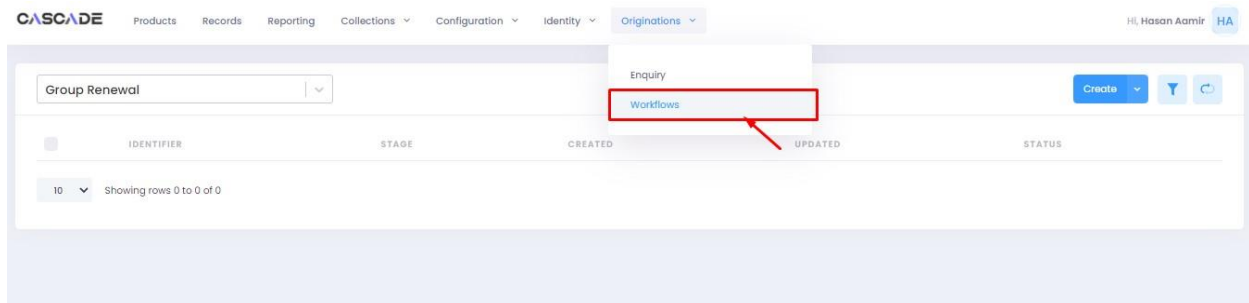
Maker

1. Login Page. Log in with your credentials to proceed.



The image shows the login page of the CASCADe system. At the top center is the CASCADe logo. Below it, the text "Login Account" is displayed, followed by the instruction "Enter your username and password". There are two input fields: "Email*" and "Password*", both marked as "Required field" with a red error message. Below the password field is a link for "Forgot Password". At the bottom is a blue "Sign in" button. The background features abstract blue geometric shapes.

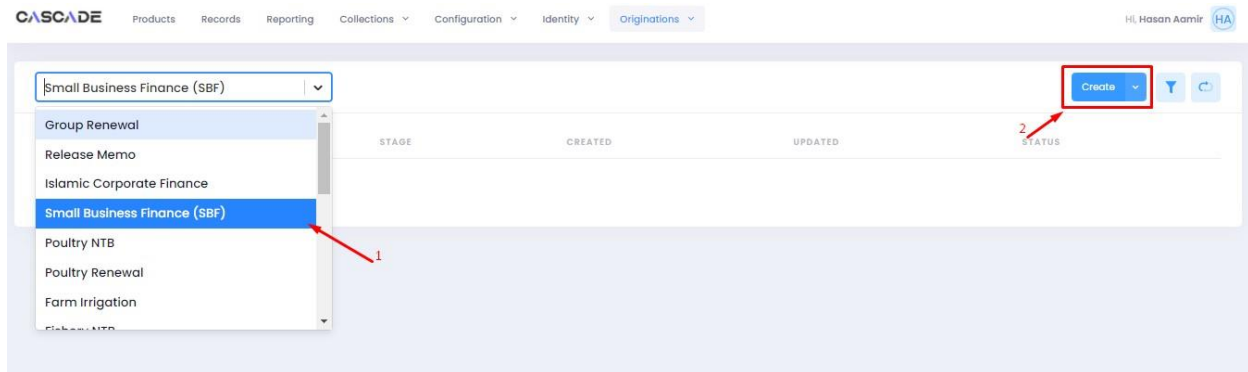
2. Go to the workflows tab.



The image shows the CASCADe interface with the "Workflows" tab selected. The top navigation bar includes the CASCADe logo and various menu items: Products, Records, Reporting, Collections, Configuration, Identity, and Originations. The "Originations" menu is open, showing "Enquiry" and "Workflows" (highlighted with a red box and a red arrow). Below the navigation bar, there is a search bar with "Group Renewal" entered. To the right of the search bar are buttons for "Create", a filter icon, and a refresh icon. Below the search bar is a table with columns: IDENTIFIER, STAGE, CREATED, UPDATED, and STATUS. The table is currently empty, showing "Showing rows 0 to 0 of 0".

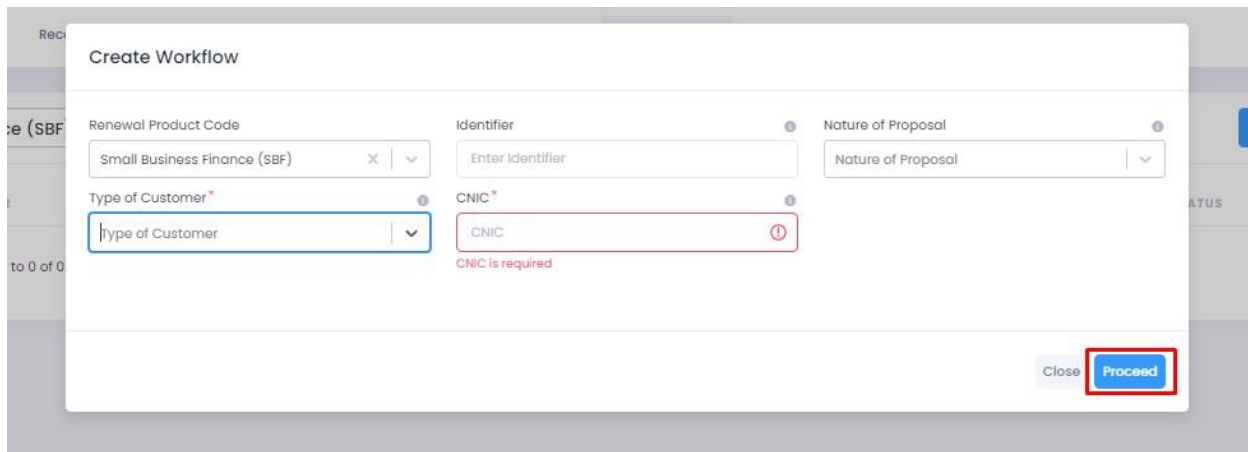
3. Under the Workflows tab, select the product (1), then click on 'create' (2) to start a new application.

Note: Products and workflows shown will vary according to the rights assigned to a user account.

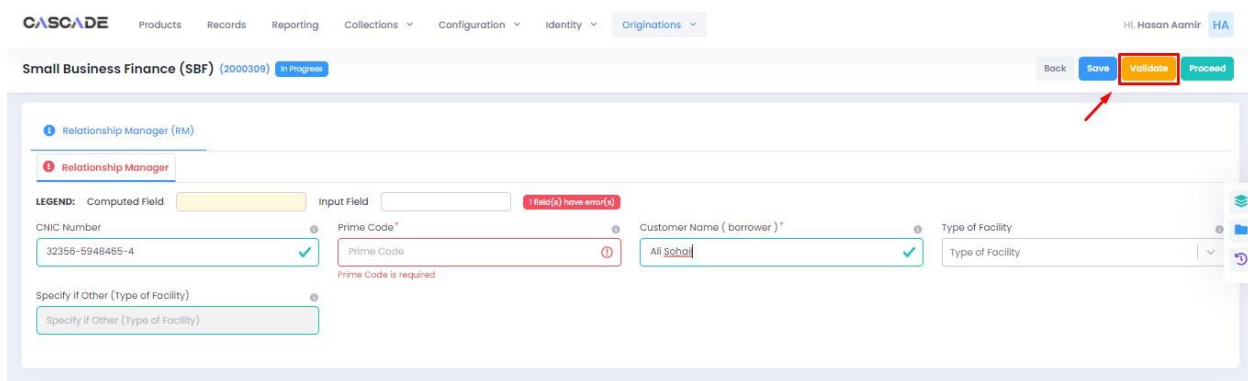


4. Fill the fields then click on proceed.

Note: Depending on the values selected under the fields 'Nature of Proposal' and 'Type of Customer', new fields and stages in the workflow will appear.



5. Fill all the required fields then click on 'validate'.



6. Then click on the 'Quick Panel' button on the right side of the page to check further requirements.

CASCADE Products Records Reporting Collections Configuration Identity Originations HI, Hasan Aamir HA

Small Business Finance (SBF) (2000309) In Progress Back Save Validate Proceed

Relationship Manager (RM)

Relationship Manager

LEGEND: Computed Field Input Field

CNIC Number 32356-5948465-4 Prime Code* 656565 Customer Name (borrower)* Ali Sohail Type of Facility Running Finance

Specify if Other (Type of Facility)

Quick Panel

7. Under the 'check list' tab, upload all the required documents, then click on 'proceed'.

Configuration Identity Originations Rule Validations Check List

Filter by name or code

Check List

Customer Request SBFRCMCHKLEST01 Pending

Urdu / English LAF SBFRCMCHKLEST02 Pending

CNIC Front SBFRCMCHKLEST03 Pending

CNIC Back SBFRCMCHKLEST03BACK Pending

Financial Evaluation Sh... SBFRCMCHKLEST04 Pending

CASCADE Products Records Reporting Collections Configuration Identity Originations HI, Hasan Aamir HA

Small Business Finance (SBF) (2000309) In Progress Back Save Validate Proceed

Relationship Manager (RM)

Relationship Manager

LEGEND: Computed Field Input Field

CNIC Number 32356-5948465-4 Prime Code* 656565 Customer Name (borrower)* Ali Sohail Type of Facility Running Finance

Specify if Other (Type of Facility)

8. Click on 'start credit analyst' to start the next stage.

The screenshot shows the 'Small Business Finance (SBF) (2000309)' form in the 'Originations' section. The 'Start Credit Analyst' button is highlighted with a red box and a red arrow. The form includes a 'Relationship Manager (RM)' section with a 'Relationship Manager' tab. Below this, there is a 'LEGEND' section with 'Computed Field' and 'Input Field' indicators. The form fields include: CNIC Number (32356-5948465-4), Prime Code* (656565), Customer Name (borrower)* (Ali Sohail), Type of Facility (Running Finance), and Specify if Other (Type of Facility).

9. Fill all the required fields under this group, then click on the next group.

The screenshot shows the 'Small Business Finance (SBF) (2000309)' form in the 'Credit Analyst' stage. The 'Credit Analyst' tab is selected, and the 'Borrower Detail' group is highlighted with a red box. The form includes a 'LEGEND' section with 'Computed Field' and 'Input Field' indicators. The form fields include: CNIC (32356-5948465-4), Customer ID / Prime Code* (656565), Borrower Name* (Ali Sohail), Type of Facility (Running Finance), and Specify if Other (Type of Facility). Below the form fields, there is a table for 'Details of Directors / Partners / Proprietors / Members / Senior Management' with columns: TYPE, NAME, ADDRESS, CNIC NO., CNIC STATUS, CNIC VALIDITY, DATE OF BIRTH, QUALIFICATION, DESIGNATION, FUNCTIONAL TITLE, % SHAREHOLDING, EXPERIENCE IN YEARS, EXPERIENCE IN MONTHS, EXPERIENCE (CURRENT LINE OF BUSINESS) IN YEARS, and EXPERIENCE (CURRENT LINE OF BUSINESS) IN MONTHS.

10. Keep proceeding with filling the required fields under all groups until the last one, then click on validate.

The screenshot shows the 'Small Business Finance (SBF) (2000309)' form in the 'Validate' stage. The 'Validate' button is highlighted with a red box and a red arrow. The form includes a 'LEGEND' section with 'Computed Field' and 'Input Field' indicators. The form fields include: Nature of Proposal (Fresh), Credit Proposal Number* (2222), Proposal Date* (06-Oct-2021), Date of Complete Information Received from ... (28-Sep-2021), Proposal Expiry date* (08-Oct-2021), Next review date* (12-Oct-2021), Originating Branch Code* (0002-M.A. JINNAH ROAD, KARACHI), Region* (Gujranwala), Relationship since* (29-Sep-2021), Number of Years with HBL (0), Account opening date* (11-Oct-2021), and Office Phone Number (+92). The form also includes a 'Borrower Detail' section with fields for Relationship since*, Number of Years with HBL, Account opening date*, and Office Phone Number.

11. When on the 'credit analyst' stage, you can also create a deviation by clicking on 'quick panel' on right side of the page.

Small Business Finance (SBF) (2000309) In Progress Approving Authority Supervision

Back Move to Previous Stage Save Validate Proceed

Relationship Manager (RM) Credit Analyst

Business Information Borrower Detail Facility Detail Limit Collateral Details Financial Evaluation Other Information Verification Assets Details Credit SBP-Other Information

LEGEND: Computed Field Input Field

Obligator

Group Code Name of Group Borrower's e-CIB Code Commencement of Business since

Is Borrower a Related Party of the Bank No. of employees In Case of Individual Borrower, Personal Netw... Borrower's Declaration Regarding Aggregate ...

Is Borrower a Related Party of the Bank No. of employees In Case of Individual Borrower, Personal Netw... Borrower's Declaration Regarding Aggregate ...

12. Then under 'deviations/exceptions' you will see all the available deviations. Click on the one applicable to the application, leave remarks then click 'create'.

Identity Originations Rule Validations **Deviations/Exceptions** Check List

Available Deviations

Relaxation in Max. Age of Primary Sponsor / Mortgagor - Up ... SBFD1

Relaxation in Max age of primary sponsor / mortgagor above... SBFD2

Relaxation in Min. Age of Primary Sponsor - Up to 3 Years L2 SBFD3

Relaxation in Min. Age of Primary Sponsor - Up to 5 Years L3 SBFD4

Relaxation in LTV - Up to 5% L2 SBFD5

Relaxation in LTV - Up to 10% L3 SBFD6

a) Delinquency - Not more than twice in 30 DPD, or once in 6... SBFD7-1

The screenshot shows the 'Deviations/Exceptions' panel on the right side of the interface. Under the 'Available Deviations' section, the first deviation is highlighted with a red box: 'Relaxation in Max. Age of Primary Sponsor / Mortgage - Up to 3 Years L2' (SBFD1). Below this deviation, there is a text input field labeled 'Enter Remarks' and a blue 'Create' button, both also highlighted with a red box. Other deviations listed include 'Relaxation in Max age of primary sponsor / mortgage above...', 'Relaxation in Min. Age of Primary Sponsor - Up to 3 Years L2', 'Relaxation in Min. Age of Primary Sponsor - Up to 5 Years L3', and 'Relaxation in LTV - Up to 5% L2'.

13. Once created, the created deviation will show as 'pending' in the quick panel and will require approval from an approving authority.

The screenshot shows the 'Deviations/Exceptions' panel. Under the 'Pending Decision(1)' section, a deviation is highlighted with a red box: 'Relaxation in Max. Age of Primary Sp...' (SBFD1). It is marked as 'Awaiting Decision' with a yellow status tag and a red trash icon. Below the deviation, the user 'Hasan Aamir' is listed with a timestamp '11 October 2021, 12:39 PM' and a purple box labeled 'Needed'. Below this section, the 'Available Deviations' list is visible, showing 'Relaxation in Max age of primary sponsor / mortgage above...' (SBFD2) and 'Relaxation in Min. Age of Primary Sponsor - Up to 3 Years L2' (SBFD3).

14. After filling all the fields under all groups, and clicking on 'validate', click on the 'Quick Panel' button on the right side of the page to check further requirements.

The screenshot shows the 'Credit Analyst' section of the 'Small Business Finance (SBF)' form. The 'Quick Panel' button, represented by a green circular icon with a white checkmark, is highlighted with a red box and a red arrow. The button is located in the top right corner of the form, next to the 'SBP-Other Information' section. The form itself contains various input fields for 'Obligor' information, including 'Group Code', 'Name of Group', 'Borrower's e-CIB Code', and 'Commencement of Business since'.

15. Under the 'check list' tab, you will see a list of the required documents. Upload the required documents to proceed. Or defer if required.

The screenshot displays the 'Check List' tab within the 'Origination' workflow. The left sidebar shows the 'Approving Authority/Supervision' section with fields for financial data, some of which are marked as complete with green checkmarks. The main right pane, titled 'Check List', contains a filter bar and a list of documents: Credit Proposal (CP), NTN, ECIB, and Legal Opinion. Each document entry shows its ID, status (Completed), and a download icon.

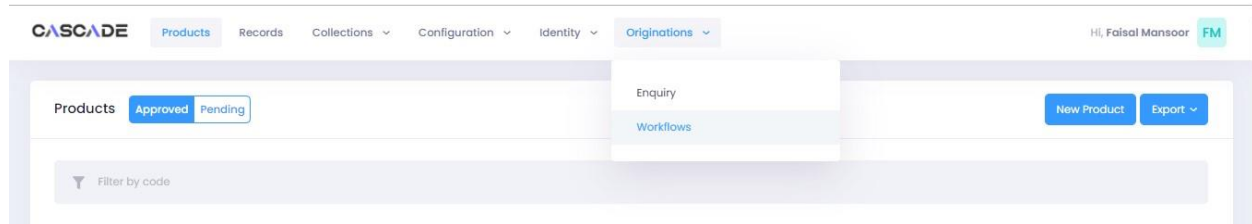
16. After going through the checklist, click on validate, and then proceed to move to the next stage.

Note: The workflow will now require approval from an approver.

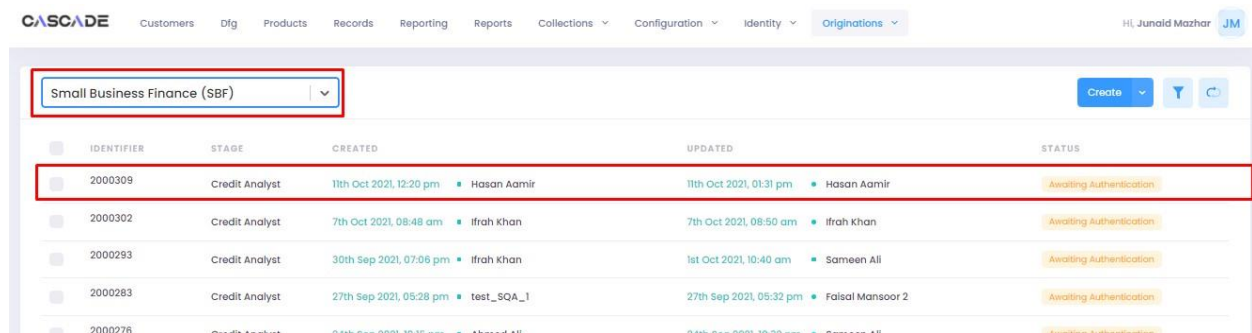
The screenshot shows the 'Validate' step of the workflow. The top navigation bar includes buttons for 'Back', 'Move to Previous Stage', 'Save', 'Validate', and 'Proceed'. The main content area features a progress bar with stages like Business Information, Borrower Detail, Facility Detail, Limit, Collateral Details, Financial Evaluation, Other Information, Verification, Assets Details, Credit, and SBP-Other Information. Below the progress bar is a form for 'Obligator' information, with fields for Group Code, Name of Group, Borrower's e-CIB Code, and Commencement of Business since, all marked as complete with green checkmarks.

Checker

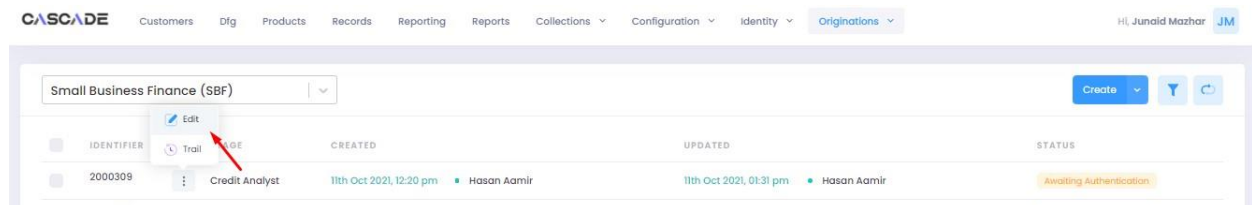
1. Now from the approver's account, go to the workflows tab to view the in-progress workflows.



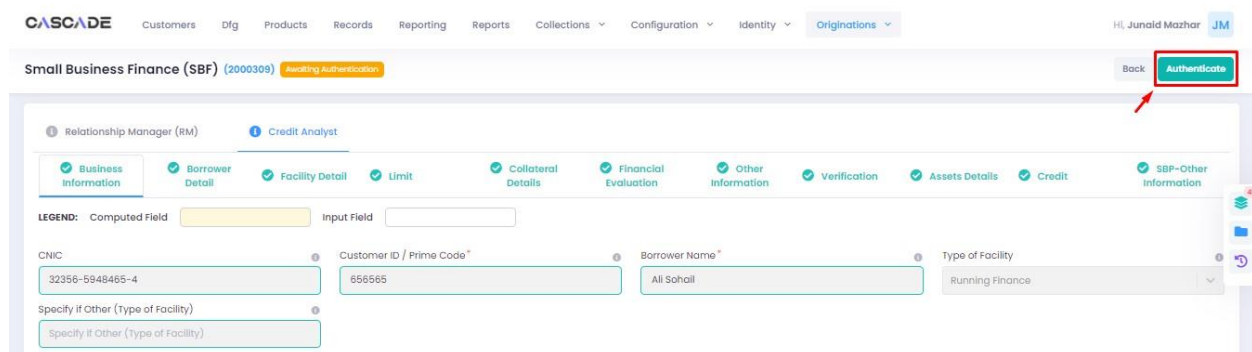
2. Select the product to show a list of the appropriate workflows. In this screenshot, you see the workflow with the status 'Awaiting Authentication'.



3. Click on 'edit' to proceed with the workflow.



4. Now the approver will be able to see all the details of the workflow filled by the maker of the workflow. After scrutinizing, click on the 'authenticate' button on the top right to recommend or decline the application.



5. Leave comments then click on 'recommend' to recommend the application or 'discard' to discard it.

Authentication Authorized Groups: SBF supervisor checker

Total Proposed Limit

0

Comments

Normal : B I U G " | E E E E I x

Recommended

Close Discard **Recommend**

6. The application will require multiple recommendations from the relevant accounts until it is 'approved' by an account with appropriate rights. The screenshot below shows the names of the accounts the application has gone through so far with their comments.

Authentication Authorized Groups: Regional Retail Lending Head (RRLH)

Junaid Mazhar 11 October 2021, 02:08 pm Recommend

Authorized Groups: SBF supervisor checker

Comments: Recommended

Total Proposed Limit

0

Comments *

Normal : B I U G " | E E E E I x

Please enter Comments

Close Move Back Discard

7. After the first recommendation, the second recommender will see the 'move back' button which will send the application back to the first recommender. In case of having gone through multiple recommendations the 'move back' button will send the application back to the previous approver.

The screenshot shows a web application interface with a modal dialog titled "Authentication". At the top, it says "Authorized Groups: Regional Retail Lending Head (RRLH)". Inside the dialog, there is a card for "Junaid Mazhar" with a timestamp "11 October 2021, 02:08 pm" and a "Recommend" button. Below this, it says "Authorized Groups: SBF supervisor checker" and "Comments: Recommended". There is a "Total Proposed Limit" field with the value "0". Below that is a "Comments" section with a rich text editor showing "Normal" and various formatting icons. At the bottom right of the dialog, there are four buttons: "Close", "Move Back" (highlighted with a red box), "Discard", and "Approve".

8. After all the 'recommendations', the application will require an 'approval' from an account with appropriate rights.

This screenshot is identical to the previous one, showing the same "Authentication" dialog box. However, in this version, the "Approve" button at the bottom right is highlighted with a red box, indicating the next step in the process.

Maker

1. Once the application has been approved, it will reappear under the account of the 'maker'. Go to the 'workflows' tab, then select the product, 'Small Business Finance (SBF)' in this case, to show relevant applications, then select 'unassigned' in the filters. You will now see the concerned application with a status of 'unassigned'

The screenshot displays the CASCADE application interface. At the top, a navigation bar includes the CASCADE logo and various menu items: Customers, Dfg, Products, Records, Reporting, Reports, Collections, Configuration, Identity, and Originations. The user profile 'Hi, Junaid Mazhar JM' is visible in the top right corner.

The main content area shows a workflow for 'Small Business Finance (SBF)'. A table lists several applications with columns for Identifier, Stage, Created, Updated, and Status. The first application, with Identifier 2000309 and Stage Disbursement, is highlighted with a red box and has a status of 'Unassigned'. Other applications listed include 2000281 (Credit Analyst), 2000280 (Credit Analyst), and 2000266 (Disbursement), all with a status of 'Unassigned'.

A 'Filter Workflow' overlay is shown in the foreground. It contains an 'Identifier' field with a placeholder 'Enter identifier' and a 'Status' dropdown menu. The dropdown menu is open, showing options: Default, Awaiting Authentication, Completed, Declined, In Progress, and Unassigned. The 'Unassigned' option is highlighted with a blue background and a red arrow points to it. The overlay also includes 'Close' and 'Proceed' buttons.

IDENTIFIER	STAGE	CREATED	UPDATED	STATUS
2000309	Disbursement	11th Oct 2021, 12:20 pm • Hasan Aamir	11th Oct 2021, 02:47 pm • Junaid Mazhar	Unassigned
2000281	Credit Analyst	27th Sep 2021, 05:24 pm • test_SQA_1	27th Sep 2021, 05:25 pm • test_SQA_1	Unassigned
2000280	Credit Analyst	27th Sep 2021, 04:59 pm • Faisal Mansoor 2	27th Sep 2021, 05:00 pm • Faisal Mansoor 2	Unassigned
2000266	Disbursement	22nd Sep 2021, 06:19 pm • Faisal Mansoor	23rd Sep 2021, 02:56 pm • Ifrah Khan	Unassigned

2. Click on 'edit', then click on 'Start Disbursement' to start the next stage.

The screenshot shows the CASCADE application interface. The top navigation bar includes 'Customers', 'Dfg', 'Products', 'Records', 'Reporting', 'Reports', 'Collections', 'Configuration', 'Identity', and 'Originations'. The user is logged in as 'Hi, Junaid Mazhar'. The main content area displays a table of 'Small Business Finance (SBF)' records. The first record, with identifier '2000309', is in the 'Unassigned' status. A red arrow points to the 'Edit' button in the top right corner of the record list. Below the table, the 'Start Disbursement' button is highlighted with a red box and a red arrow.

IDENTIFIER	STAGE	ASSIGNED TO	CREATED	UPDATED	STATUS
2000309	Disbursement	Hasan Aamir	11th Oct 2021, 12:20 pm	11th Oct 2021, 02:47 pm	Unassigned

Small Business Finance (SBF) (2000309) Unassigned

Back Start Disbursement

Relationship Manager (RM) Credit Analyst

Relationship Manager

LEGEND: Computed Field Input Field

CNIC Number 32356-5948465-4 Prime Code 656565 Customer Name (borrower) All Sohail Type of Facility Running Finance

Specify if Other (Type of Facility)

3. Fill all the required fields then click on 'validate' then on 'proceed'.

The screenshot shows the CASCADE application interface. The top navigation bar includes 'Customers', 'Dfg', 'Products', 'Records', 'Reporting', 'Reports', 'Collections', 'Configuration', 'Identity', and 'Originations'. The user is logged in as 'Hi, Junaid Mazhar'. The main content area displays a table of 'Small Business Finance (SBF)' records. The first record, with identifier '2000309', is in the 'In Progress' status. A red arrow points to the 'Validate' button in the top right corner of the record details form.

IDENTIFIER	STAGE	ASSIGNED TO	CREATED	UPDATED	STATUS
2000309	Disbursement	Hasan Aamir	11th Oct 2021, 12:20 pm	11th Oct 2021, 03:11 pm	In Progress

Small Business Finance (SBF) (2000309) In Progress

Back Move to Previous Stage Save Validate Proceed

Relationship Manager (RM) Credit Analyst Disbursement

LEGEND: Computed Field Input Field

Disbursement detail (for approved cases)

Disbursement detail Full Approved Limits PKR 22

Disbursement Details

DATE OF DISBURSEMENT	DISBURSEMENT AMOUNT
October 4, 2021	PKR 333,333.00

Add

4. The application will now be marked as completed.

The screenshot shows the CASCADE application interface. The top navigation bar includes 'Customers', 'Dfg', 'Products', 'Records', 'Reporting', 'Reports', 'Collections', 'Configuration', 'Identity', and 'Originations'. The user is logged in as 'Hi, Junaid Mazhar'. The main content area displays a table of 'Small Business Finance (SBF)' records. The first record, with identifier '2000309', is in the 'Completed' status. A red arrow points to the 'Completed' button in the top right corner of the record details form.

IDENTIFIER	STAGE	ASSIGNED TO	CREATED	UPDATED	STATUS
2000309	All Stages Completed	N/A	11th Oct 2021, 12:20 pm	11th Oct 2021, 03:11 pm	Completed
2000305	Credit Analyst	test.3usr03	11th Oct 2021, 11:06 am	11th Oct 2021, 12:31 pm	In Progress
2000308	Relationship Manager (RM)	Ayaz Khan	11th Oct 2021, 12:04 pm	11th Oct 2021, 12:04 pm	In Progress
2000307	Relationship Manager (RM)	Ayaz Khan	11th Oct 2021, 12:04 pm	11th Oct 2021, 12:04 pm	In Progress

Small Business Finance (SBF)