Small Business Finance (SBF) Guide
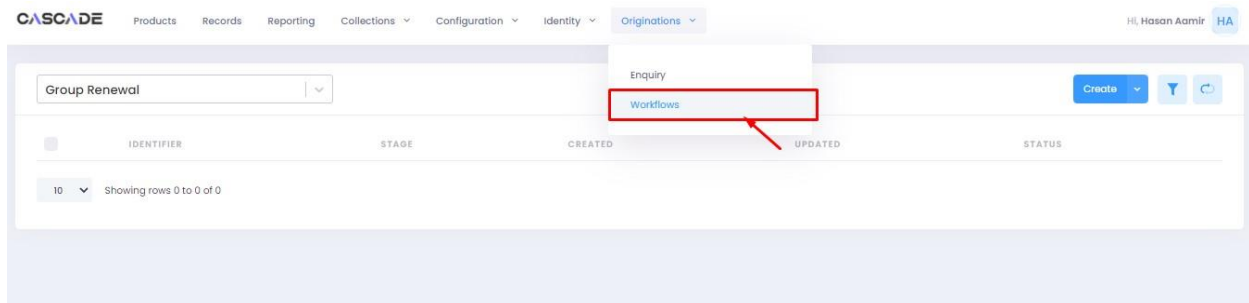
Maker

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

2. Go to the workflows tab.

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.
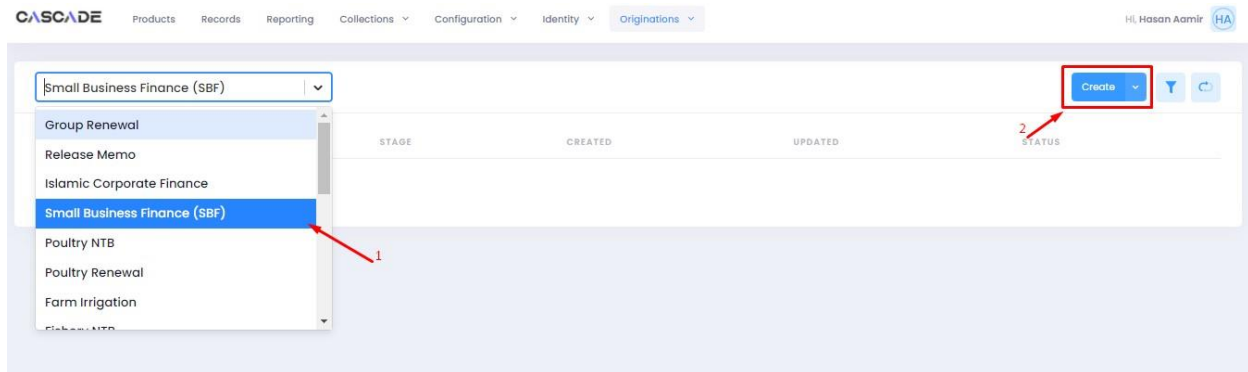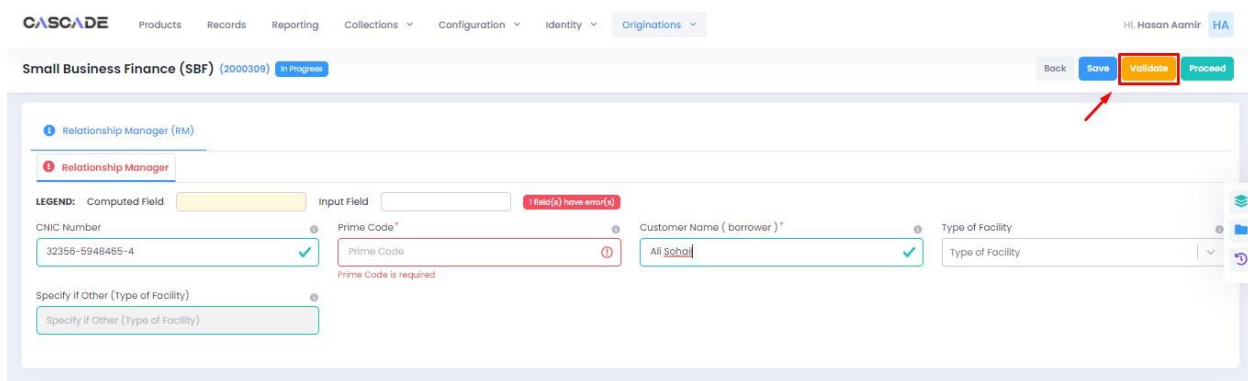

4. Fill the fields then click on proceed.

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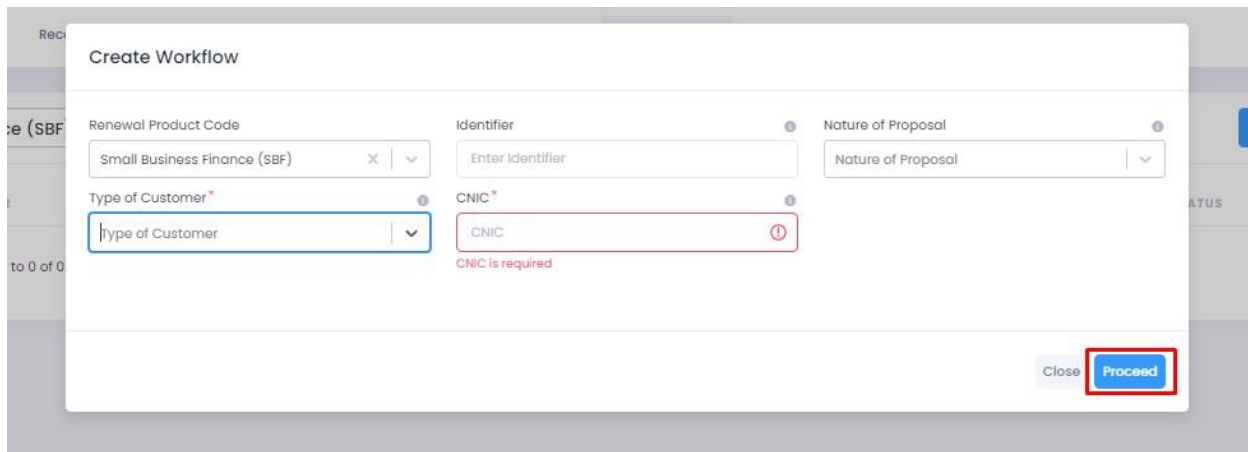
5. Fill all the required fields then click on 'validate'.

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

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

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

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

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

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

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'.

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

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.

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.
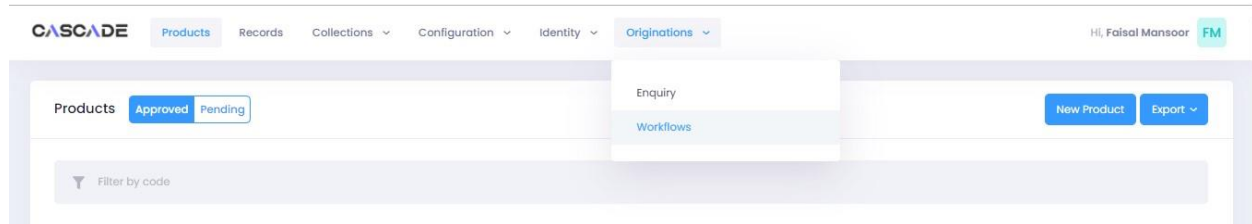

16. After going through the checklist, click on validate, and then proceed to move to the next stage.

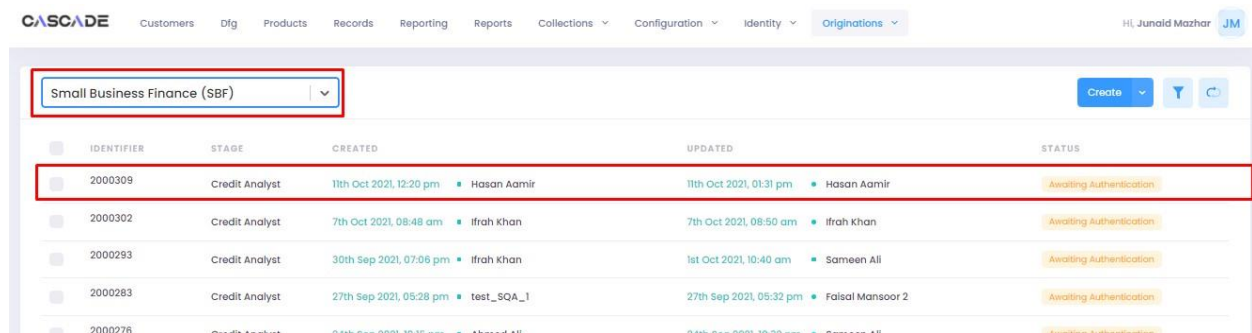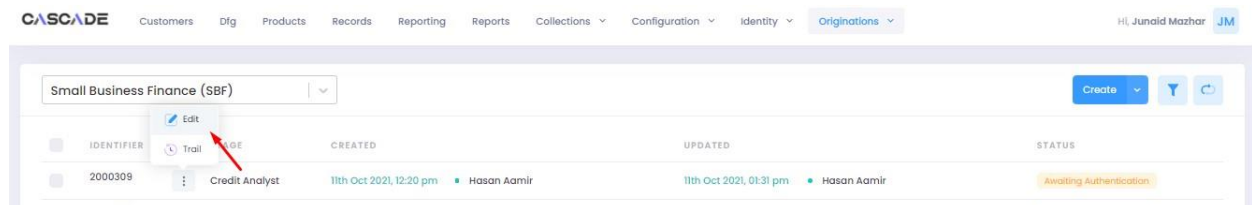**Note**: The workflow will now require approval from an approver.

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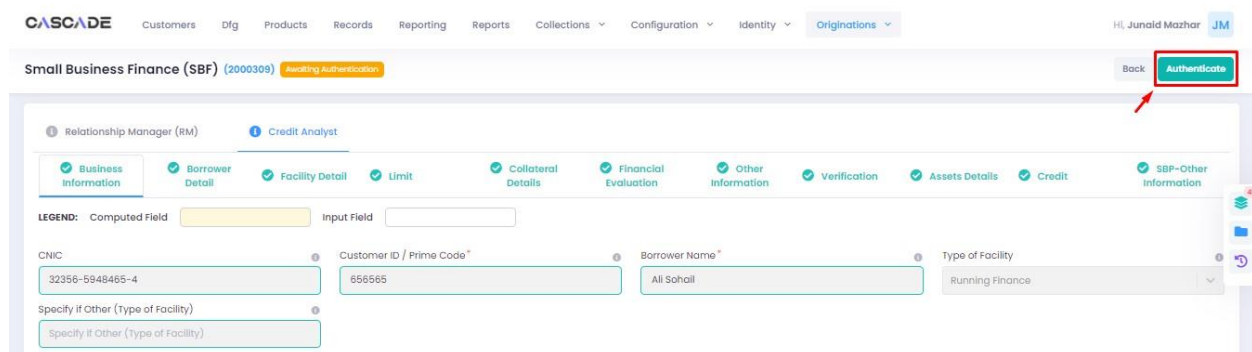
5. Leave comments then click on 'recommend' to recommend the application or 'discard' to discard it.

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.

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.

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

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'

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

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

4. The application will now be marked as completed.