Business Requirement Document
For
Electronic Loan Application Form (ELAF)

Version 6.1

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Document Control

Version History

Version Number	Version Date	Author	Summary of Changes	Signature
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.1 Background

This document describes the on-boarding of user at client premises and via a single platform. It includes all activities involved in on boarding new customers. The purpose of this document is to address their financial needs by opening their accounts and providing smooth funds disbursals and aim to automate and streamline this process by integrating Mobile App with Tafseel & PIBAS and transitioning to a paperless environment. This will involve Electronic / digital loan applications, integrated screening, and systematic approvals. To facilitate the account opening SMB is offering an offer where accounts will be opened through Mobile at client premises.

.2 Problem Statement

Current Challenge: Current loan application process is manual and paper-heavy, causing delays, inefficiencies, and increased risk of errors.

Need for Change: The multiple approval layers and scattered data handling slow down operations and reduce productivity.

Proposed Solution: Implement a streamlined digital system that integrates with internal platforms, accelerates processing, minimizes errors, and reduces paper usage — driving efficiency and supporting our sustainability goals.

.3 Scope

The project scope includes the following:

- **Creation of a digital loan application form** with capabilities to upload signatures, capture client photos, and submit all required documents.
- **Automation of loan screening, approval**, and recommendation workflows across all approval levels.
- **Efficient management of deviations** and exceptional approval cases within the system.
- **Structured loan disbursement process** handled seamlessly by the Operations team.
- **Improved reporting and record-keeping** mechanisms for better tracking and compliance.

.4 Out of Scope

- Optical Recognition Character (OCR)
- Integration with the CRM Systems.

.5 Assumptions

- Only users with valid RO IDs will be able to log in to the app.
- The app's front-end interface is designed for ROs, with all requests routed for approval through SCS, BM/RM at Tafseel.
- Each RO user must be linked to their respective branch. The existing process will be followed for branch tagging, and the Business Team will provide the list of users. Branch selection options will be available only to these users.
- Bio-Metric & NADRA verification will be done at Tafseel.
- Tasdeeq data check will be done at Tafseel.
- This solution is currently designed exclusively for the Android platform.

.6 Business Requirements

.6.1 Existing Process Flow

Following is the existing process flow which is being followed.

1. **Loan Application:** Paper-based Loan Applications forms (LAF) are filled out manually by loan officers.
2. **Data Collection:** Customer and guarantor details, along with supporting documents (e.g., CNIC, Guarantor details, utility bills), are collected manually.
3. **Approval Process**: Multiple stages of approval are handled manually by various officers (RO, SCS, BM/AM).
4. **Deviation Handling:** Special approvals are manually processed by senior management.
5. **Disbursement:** Operations department handles disbursement manually after final approval

.6.2 Process Flow Diagram
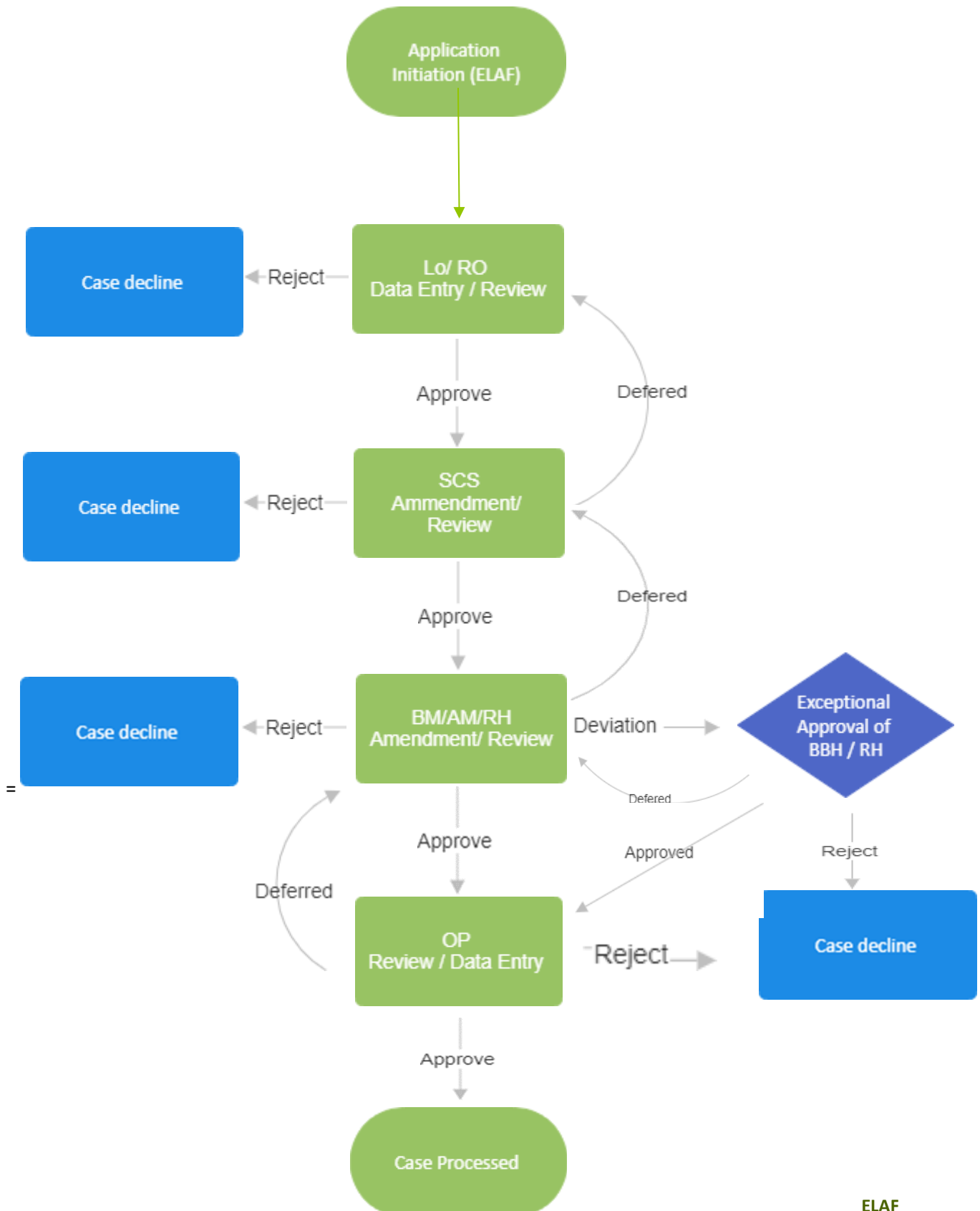
.6.3 New Proposed Requirement in Mobile App

The proposed solution will enable a seamless, fully digital workflow for loan processing. The journey begins with data collection through the mobile app, where Relationship Officers (ROs) can capture all required client information and documentation including signatures in their respective special design field and photos will be captured and uploaded into its designated field. . Once submitted, the application will pass through automated approval stages, ensuring compliance and efficiency without relying on manual signoffs.

After approval, the data will be automatically transferred to the Tafseel system and subsequently submitted to PIBAS. This end-to-end digital approach eliminates paperwork, minimizes processing delays, and ensures a more secure and streamlined experience for both staff and clients.

.6.3.1 Integration of Mobile App /Tafseel / PIBAS with Database:
- Establish an API connection between Mobile APP, Tafseel (Tasdeeq) and PIBAS.
- Enable seamless data transfer and synchronization between the systems.

.6.3.2 Mobile App Specification
- The mobile application will be developed in English to ensure user accessibility.
- A list of minimum device specifications will be provided to ensure optimal app performance.

.6.3.3 Loan Application Form Filling:
- Develop a digital loan application form accessible on mobile devices.
- RO will fill all required details in Account Opening form.
- Customer will review the AOCIF before signing. If customer wants to change any account opening detail, User will amend it by going to the specific field/screen directly through the left dropdown. If customer validates the AOCIF, User will enter **"Customer Consent taken"** in comment section box and proceed for final submission by pressing submit button.

.6.3.4 Document Upload:
- Digital Application has an upload feature as well whereby multiple documents can be photographed and uploaded with the relevant account. Following Mandatory Document Checklist will be developed in the application:
- Request letter from organization/ source of income
- CNIC copy.
- Utility Bill.
- Customer Photo.
- Other documents if required (optional)
  - Any document can be uploaded in this section subject to the requirement.
- User will perform following steps to upload documents:
- User will take photos on the Mobile App.

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- User will press "document upload" button at the screen.
- System will route the User to the below screen.
- User will see a Mandatory and Optional checklist. 3
- Collect customer guarantor details, FATCA, CRS, KYC, and other necessary documents.
- In the Guarantor field the following details will be mandatory.
  - CNIC
  - PIC
  - Phone Number.
  - Relationship.

.6.3.5 Online/Offline Functionality:
- The online application on mobiles must function in both online and offline modes.
- When offline, data should be recorded locally and synchronized via API once network connectivity is restored.

.6.3.6 GPS Location Recording:
- Capture GPS location data at the time of form filling, whether online or offline.
- Data will be Autosave if application remain Idle for 30 Sec.
- Record the GPS coordinates to verify the location where the data was entered.

.6.3.7 Loan Screening / Approval during Form Filling:
- Allow Loan Officers (LO) to review and screen data before submission.
- Provide options defer with mandatory remarks.
- LAF shall be Electronic Loan Application Form (ELAF).
- Concerned SCS will receive the details of his own region RO,BM/RM
  for approval at Tafseel.

.6.3.8 Real-time Status Updates for Users:
- Implement a dashboard or intuitive visual indicators within mobile applications to enable all relevant Relationship Officers (ROs) to monitor the real-time status of loan applications as they progress through various digitization and approval stages.
- In-app notifications about the status of their application, requests for additional information, or confirmation of approval/rejection.

.6.3.9 Automated Data Validation:
- Implement automated data validation at the RO levels to ensure accuracy and completeness, reducing deferred applications and enhancing efficiency. Checks may include CNIC format validation, mandatory field completion, and cross-referencing data.

.6.3.10 User Roles in Mobile App
- o Roles in Normal: RO's.
- o Unique ID Created for every Users with respect to its region.
- o 1st Step Data Entry by RO.
  - ▪ Role Define RO's : Form Filling (Required Document= CNIC and Customer picture, Utility bill picture, Guarantor CNIC and Picture, Collateral details and Picture if any Optional), Fatca, CRS, KYC, Account opening fields (Save Data APK offline/online) GPR location Save, Loan Clearance/ Payment Proof, Additional Document if required (Optional).

.7 New Proposed Requirement in Tafseel

The proposed changes in Tafseel aim to enable data processing via the Mobile App for the Electronic Loan Application form.

.7.1 Digital Form App Dashboard
- This page displays all requests submitted through mobile app.
- SCS/BM/RM will be able to view Loan Applications from their respective regions along with their current statuses.
- SCS/BM/RM will be able to approve/decline the applications with their remarks.
- Customers need to visit their respective service center for Bio-Metric.
- SCS will perform NADRA verification and Tasdeeq credit check of respective application at Tafseel.
- SCS will approve, defer, reject, or escalate loan applications for deviation, following the completion of the verification process.
  - o If approve, then the case will move to RM/BM bucket for further processing.
  - o If deferred, then in-app notification will be sent to concern RO's with their reason for onward communication with customers. They will be asked to visit the branch for rectification.
  - o If rejected, then the case will be close and in-app notification will be sent to concern RO's with their reason for onward communication with customers.
  - o If a deviation is required for any exceptional case, the 'Deviation' option will be enabled, and the application will be forwarded to the next approving authority with credit rating report as per the defined approval hierarchy.
- After approval from SCS, the case will be moved to RM/BM bucket for further processing.

- BM/RM do not have the authority to make amendments. They are only permitted to approve, reject, defer, or escalate loan applications for deviation following the completion of the verification process.
  o If approve, then the case will move to Operation Officer Bucket for further processing.
  o If the application is deferred, an in-app notification will be sent to the concerned SCS for necessary amendments, followed by the RO if required, along with the reason for deferral. The customer will be advised to visit the branch for rectification.
  o If declined, then the case will be close and in-app notification will be sent to concern RO's with their reason for onward communication with customers.
  o If a deviation is required for any exceptional case, the 'Deviation' option will be enabled, and the application will be forwarded to the next approving authority with credit rating report as per the defined approval hierarchy.

.7.2   Deviation (Exceptional) Approval:

- Include a special button for deviation requests.
- Route deviation requests to a group of RH and BBH for exceptional approval.
- Maintain digital records of all deviation approvals

.7.2.1   Exceptional Approval:

➢ Approvals are divided into Standard, Enhanced, and Exceptional. Standard category is subdivided into Low and Medium Risk.
➢ High-Risk cases (Tolerable & Intolerable) will be under Enhanced & Exceptional cases.
➢ The approving authority for each category is mentioned, Business Banking Head can approve Deviations.
➢ Existing SMFB clients with a good payment history may be considered for loans despite credit issues with other banks, subject to exceptional approval from the Head of Business Banking
➢ Exceptions are for SMFB existing clients and NO Exceptions are for new customers

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Criteria	Standard		Enhanced	Exception
	Low risk	Medium Risk	High Risk (Tolerable)	High Risk (Intolerable)
Approving Authority	SCS	RM	Manager Business (HO Staff)	Head Business Banking
Classification / Poor Rating / DPDs				
1-29	✓	✗	✗	✗
30-59 30 DPD (repeat)	✗	✓ Till 2 Times with maximum overdue of Rs. 5,000	✗	✓
60-89 60 DPD (repeat)	✗	✓ Till 1 Times with maximum overdue of Rs. 5,000	✗	✓
90-179 90+ DPD (repeat)	✗	✗	✗	✓
180 – 209	✗	✗	✗	✓
Outstanding (Active Loans)	Maximum overdue of Up to Rs. 10,000	Overdue from 10,001 to a Maximum of Rs. 20,000	✗	✓ Overdue amount above 20,000
Write off				
Other banks	✗	✗	✗	✗
Sindh MFB	✗	✗	✗	✓ Up to maximum of one unpaid instalment amount
Nano Loans	✓ Up to 2,000	✗	✗	✓
Bio Verisys *If Biometric verification is unsuccessful, NADRA Verisys shall be required for case processing. (Only for Amputee cases.)				
NADRA Verisys	✗	✗	✗	✓
Loans on Expired CNIC				
Token	✗	✗	✗	✗
CNIC valid for three months	✓	✗	✗	✓ In case validity is below 3 months
Family Guarantor				
If not Immediate Family member	✗	✓	✗	✗

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.7.3 Systematic Disbursement by Ops Department:

- Ensure the Ops department receives a finalized loan application for disbursement after approval from BM/RM.
- Verify credit history which is being attached with all cases using the data fetched through the API and completing the disbursement process in PIBAS.
- Deviation / exceptional approval should be highlighted to operations officers and Tellers before they process the cases.
- Maker & Checker will be there for approval of cases.
- Provide options to Checker & Maker for cases approval, rejected, or deferring with mandatory remarks of all the cases.
    - If Maker approve, then the case will move to Operation Officer Checker Bucket for further processing.
    - If the application is deferred by Checker, an in-app notification will be sent to the concerned SCS for necessary amendments, or if required to take deviation approval of the case.
    - If declined, then the case will be close and in-app notification will be sent to concern SCS with their reason for onward communication with customers. Deviation approval can also be taken if required.
- After Checker approval data will be transmitted to PIBAS for disbursement & System generated funding A/c will be created.

.7.4 User Roles in Tafseel

2nd Step Review/Authorization by SCS. (2nd User)

Role Define SCS APK:

- Review Application
    - A. Deferred in case data modification is required.
    - B. In case Deferred reverted to RO for correction.
- Authorization
    - A. Authorization/Supervise if Data is correct
    - B. Forwarded Application to BM/RM.
- Exceptional Approval.
    - A. In case of exception forwarded to RM/SM Business/Head Business.

3rd Step Exceptional Review/Authorization by RM/SM Business/Head Business. (3rd User)

Role Define RM/SM Business/Head Business APK:

- Review Application
    A. Deferred in case data modification is required.
- In case Deferred reverted to SCS/RO for correction.
    A. Authorization
    B. Authorization/Supervise or Reject if exception is as per policy.
    C. Forwarded Application to operation on Tafseel Application.

.8 Dashboard Module

A Dashboard module will be created in Tafseel.

.8.1 Tracking & Audit Trails

- It is recommended to implement a comprehensive audit trail that records not only the type of action performed (e.g., data entry, review, authorization) but also includes the precise timestamp, the identity of the user executing the action, and details of any data modifications. This enhancement will strengthen accountability measures and facilitate more efficient monitoring and tracking of the loan application lifecycle.

.8.2 Access to Up-to-the-Minute Status Information

- Enable users to receive real-time updates on the status of their applications, ensuring transparency and timely access to relevant information.

.8.3 Performance Monitoring and Analytics:

- Implement a KPI tracking module within the loan digitization system to capture metrics such as stage-wise turnaround time, count of deferred applications, and associated deferral reasons. The data collected will support analytical assessment and drive data-informed process enhancements.

.9 Reporting and Record Keeping:

Expand the reporting functionality to enable the creation of customized reports based on a broader set of criteria, beyond user-specific exceptional approval reports. These reports could include insights on loan origination volume, processing durations, and reasons for application rejection.

.9.1 Loan Application Status Reports:
- Track the progress and status of loan applications at each stage.

.9.2 Approval/Rejection Reports:
- Document decisions made by each approver, including remarks.

.9.3 Deviation Approval Reports:
- Maintain records of exceptional approvals and reasons for deviations.

.9.4 Disbursement Reports:
- Record systematic disbursements by the Operations department.

.10 Signature Specimen Card:

- Below image will be created in Mobile App Signature Field.

.11 Proposed Process Flow

Digital Loan Processing Funnel

Digital Form Filling

Completion of loan application form digitally

Data Synchronization

Ensuring data is synced across systems

Loan Screening

Review and screening by loan officers

Approval Process

Multi-tiered approval from various stakeholders

Disbursement Process

Finalizing and disbursing the loan
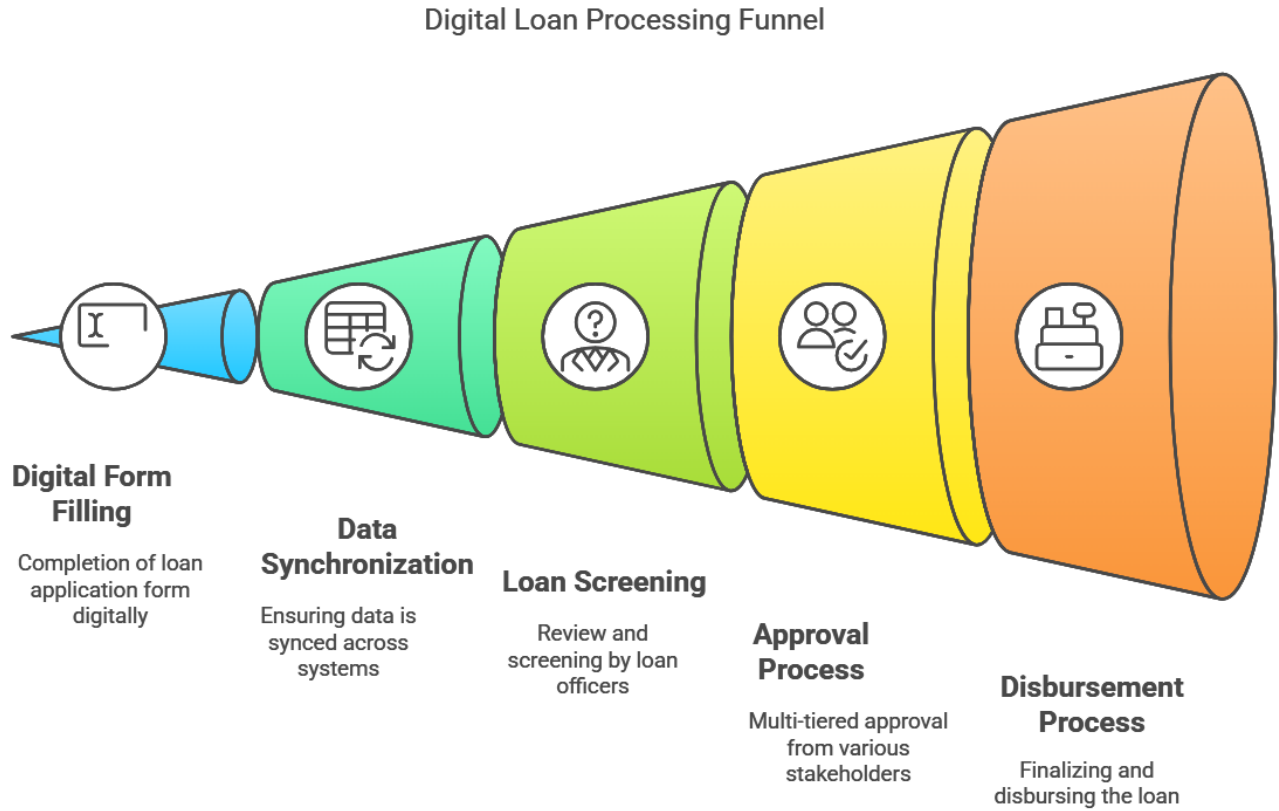
.12 Default Fields for NTB Customer in Mobile App

Fields required in mobile APP for filling of Loan Application details.

Sno	Fields Required On LAF	Present In PIBAS / CBS	Remarks	Mobile APP	Tafseel	Fields Require / Not In Pibas
1	Form Filling Date	Not in PIBAS	-	Auto generated	Auto fill	
2	First Installment Date	Yes in PIBAS	In repayment Schedule	Manual input	Auto fill	
3	Account Number	Yes in PIBAS	Generates by System	-	Auto generated	
4	Loan Code	Yes in PIBAS	Generates by System	-	Auto generated	
5	Branch	Auto	Just mention on LAF for identity of branch	User ID-Fields auto synch	Auto fill	
6	Service Center	Auto	Just mention on LAF for identity of SC	User ID-Fields auto synch	Auto fill	
7	Area	Not in PIBAS	-	User ID-Fields auto synch	Auto fill	
8			-	Regions Same as above	Auto fill	
9	Loan Product	Yes in PIBAS	While creating Main Information	List of Values	Auto fill	
10	Loan Cycle	Not in PIBAS	We don't enter loan cycle in system	-	Auto generated Check with PIBAS	
11	Date of Membership	Not in PIBAS	-	Manual input	Auto fill	
12	Loan Amounnt Requested	Not in PIBAS	-	Manual input	Auto fill	
13	Purpose of Loan	Not in PIBAS	-	List of Values	Auto fill	
14	Does customer borrowed Loan from SMFB?	Not in PIBAS	Change filedas (Last Availed Loan Bank)	List of Values	Auto fill	
15	Last Loan Amount	Not in PIBAS	-	Manual input	Auto fill	
16	Customer Name	Yes in PIBAS	In BR	Manual input	Auto fill	
17	Father Name/Husband Name	Yes in PIBAS	In BR	Manual input	Auto fill	
18	Mother Name	Yes in PIBAS	In BR	Manual input	Auto fill	
19	Nationality	Yes in PIBAS	In BR	Manual input	Auto fill	
20	Gender	Yes in PIBAS	In BR	Manual input	Auto fill	
21	Date of Birth	Yes in PIBAS	In BR	Manual input	Auto fill	
22	Place of Birth	Not in PIBAS	Not Required	-	-	Not Required
23	Religion	Yes in PIBAS	In BR	Manual input	Auto fill	
24	Group Name	Not in PIBAS	now required	Manual input	Auto fill	Required
25	CNIC Number	Yes in PIBAS	In BR	Manual input	Auto fill	
26	CNIC Issue Date	Not in PIBAS	now required	Manual input	Auto fill	Required
27	CNIC Expiry Date	Yes in PIBAS	In BR	Manual input	Auto fill	
28	Marital Status	Yes in PIBAS	In BR	List of Values	Auto fill	
29	Educational Qualification	Yes in PIBAS	In BR	List of Values	Auto fill	
30	Contact Number	Yes in PIBAS	In BR	Manual input	Auto fill	

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31	Head of the Family	Not in PIBAS	Not Required	Manual input	Auto fill	Not Required
32	Relation with Head of the Family	Not in PIBAS	Not Required	Manual input	Auto fill	Not Required
33	Permanent Address	Yes in PIBAS	In BR	Manual input	Auto fill	
34	Current Address	Yes in PIBAS	In BR	Manual input	Auto fill	
35	Accommodation Status	Yes in PIBAS	In BR	Manual input	Auto fill	
36	Business Address	Not in PIBAS	now required	Manual input	Auto fill	Required
37	Source of Income	Not in PIBAS	now required	Manual input	Auto fill	Required
38	Monthly Family Expenses	Not in PIBAS	now required	Manual input	Auto fill	Required
39	Monthly Family Income	Not in PIBAS	now required	Manual input	Auto fill	Required
40	Monthly Income	Not in PIBAS	now required	Manual input	Auto fill	Required
41	Gross Income	Yes in PIBAS	In BR	Manual input	Auto fill	
42	Net Income	Yes in PIBAS	In BR	Manual input	Auto fill	
43	Number of Dependents	Yes in PIBAS	In BR	Manual input	Auto fill	
44	Other Income	Yes in PIBAS	In BR	Manual input	Auto fill	
45	Total Business Income	Yes in PIBAS	Total Worth In BR	Manual input	Auto fill	
46	Are any of your close family members is Politically Expose Person? (PEP)	Not in PIBAS	now required	List of Values	Auto fill	Required
47	Business Experience	Yes in PIBAS	In BR	List of Values	Auto fill	
48	Father/Husband Source of Income	Not in PIBAS	now required	Manual input	Auto fill	Required
49	RO Number	Yes in PIBAS	IN BR and Miscellaneous	Manual input	Auto fill	Required
50	Approved Loan Amount	Yes in PIBAS	IN Main Information	Manual input	Auto fill	
51	Next of Kin Name	Yes in PIBAS	IN NOK BR	Manual input	Auto fill	
52	Next of Kin Father Name	Yes in PIBAS	IN NOK BR	Manual input	Auto fill	
53	Next of Kin CNIC Number	Yes in PIBAS	IN NOK BR	Manual input	Auto fill	
54	Next of Kin Relation With Customer	Not in PIBAS	now required	Manual input	Auto fill	Required
55	Affidavits	Not in PIBAS	now required	Manual input	Auto fill	Required
56	Group Leader Information	Not in PIBAS	now required	Manual input	Auto fill	Required

Fields present in PIBAS that will be also required in mobile application for loan applications

Sno	Fields In PIBAS/CBS	Present On LAF	Remarks	Mobile APP	Tafseel
1	Customer Type	NO		List of Values	Auto Fill
2	Business Nature	NO		List of Values	Auto Fill
3	Rural/Urban	NO	Auto fetch		Auto Fill
4	Nature of Call	NO		List of Values	Auto Fill
5	Remarks	NO	Auto select (N/A)	Manual input	Auto Fill
6	Sector Category	NO		List of Values	Auto Fill
7	Sector/Industry	NO		List of Values	Auto Fill
8	NTN	NO	Auto select (N/A)	Manual input	Auto Fill
9	Sales TAX No.	NO	Auto select (N/A)	Manual input	Auto Fill
10	CB Ref.	NO	Auto select (N/A)	Manual input	Auto Fill
11	Second RO	NO	Auto select (N/A)	List of Values	Auto Fill
12	Liability	NO	Auto select (N/A)	List of Values	Auto Fill
13	Discipline	NO	Auto select (N/A)	List of Values	Auto Fill
14	Institution	NO	Auto select (N/A)	List of Values	Auto Fill
15	Completion Year	NO	Auto select (N/A)	Manual input	Auto Fill
16	Grade	NO	Auto select (N/A)	Manual input	Auto Fill
17	Passport Number	NO	Auto select (N/A)	Manual input	Auto Fill
18	Visa Number	NO	Auto select (N/A)	Manual input	Auto Fill
19	Old ID	NO	Auto select (N/A)	Not Required	Auto Fill

.13 Default Fields for NTB Customer in Mobile App

Fields In PIBAS/CBS	Screen
Customer Type	BR
Business Nature	BR
Rural/Urban	BR
Nature of Call	BR
Remarks	BR
Sector Category	BR
Sector/Industry	BR
NTN	BR
Sales TAX No.	BR
CB Ref.	BR
Second RO	BR
Liability	BR
Discipline	BR
Institution	BR
Completion Year	BR
Grade	BR
Passport Number	BR
Visa Number	BR
Old ID	BR

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Last Loan Amount	BR
Customer Name	BR
Father Name/Husband Name	BR
Mother Name	BR
Nationality	BR
Gender	BR
Date of Birth	BR
Place of Birth	BR
Religion	BR
CNIC Number	BR
CNIC Issue Date	BR
CNIC Expiry Date	BR
Marital Status	BR
Educational Qualification	BR
Contact Number	BR
Permanent Address	BR
Current Address	BR
Source of Income	BR
Monthly Family Expenses	BR
Monthly Family Income	BR
Monthly Income	BR
Gross Income	BR
Net Income	BR
Number of Dependents	BR
Other Income	BR
Total Business Income	BR
Business Experience	BR
RO Number	BR
Approved Loan Amount	main information
NOK Name	BR
NOK Father Name	BR
NOK CNIC Number	BR
NOK Relation With Customer	BR

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- Restricts the title to 'Miss' or 'Mrs.' if the client's gender is female.
- Restricts the title to 'Mister' if the client's gender is male.
- Prohibits saving a first name if it contains numbers or special characters, or if its length is less than three characters.
- Prohibits saving a last name if it contains numbers or special characters, or if its length is less than three characters.
- Prohibits saving a maiden name if it contains numbers or special characters, or if its length is less than three characters.
- Prohibits saving a father's name if it contains numbers or special characters, or if its length is less than three characters.
- Prohibits saving if the client's age is not between 20 and 63 years.
- Prohibits saving data if the CNIC format is selected as NICOP.
- Prohibits saving contact numbers that are not exactly 11 digits long or do not begin with '03'.
- Prohibits saving Postal codes that are not exactly 5 digits long.
- Prohibits saving data if an incorrect product code is selected during the processing of loan information.

.15 System Architecture Diagram

Application Communication Reference Architecture

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