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Banking Policy and Regulations Department  
**State Bank of Pakistan**

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## Acronyms

SBP	State Bank of Pakistan
BPRD	Banking Policy & Regulations Department
ITS & PMD	Information Technology System and Project Management Department
Banks	Banks, DFIs, MFBs and other stakeholders which will be able to submit cases
DFI	Development Finance Institution
CEO/CIO/CCO	Chief Executive Officer/ Chief Information Officer/ Chief Compliance Officer
SBP RAS	Regulatory Approval System of State Bank of Pakistan for receipt of cases from the external stakeholders
Administrator	Bank's official with rights of User and Case management
User	Bank's official who can submit cases to BPRD
OTP	One-time password
Username	User corporate email id will be user name
Authenticator App	Google authenticator app, i.e., G-Auth Web Application etc.
Account Setup screen	Screen to add user information, change password and activate 2-Factor verification
Dashboard	Home screen of SBP RAS
Secret key	Auto generated key on RAS to setup Google Authenticator
Passcode	Auto generated code by Google Authenticator
Case Number	Case number generated at the time of case submission
DOB	Date of Birth
Region	Head Office Karachi, where case can be submitted

## Introduction

SBP Regulatory Approval System (RAS) is a web-based portal, which will enable the Banks to submit their cases to various departments of SBP and its subsidiaries. This user manual provides detailed procedures to banks' users for the electronic case submission to Banking Policy and Regulations Department. The respective departments will issue separate documents/instructions accordingly.

### 1.1. Intended Audience

The document is intended for the users of banks who will use the SBP RAS for the submission of cases to BPRD. The user must have the knowledge of functions being performed at BPRD and relevant rules and regulations in order to fully understand and utilize the system.

### 1.2. Applicability Statement

This document is based on the version 1.0 of SBP RAS and all the steps in the document refer to this release of the system. Any subsequent releases will be accompanied with additional guidelines, wherever applicable.

### 1.3. Purpose

This manual is designed to provide detailed process for submission of electronic case through web-based portal to BPRD, SBP. The step-by-step instructions are provided along with screenshots of the system to explain the procedures to the user for the submission of the cases.

### 1.4. How to use this document

Follow each process given under "Instructions Section" to learn step by step usage of the system. User can also refer to the related process in case of any query related to the system.

### 1.5. Structure of Document

The document is divided into four (04) chapters:

1. Introduction
2. Guidelines for the use of system
3. Category Specific Instructions
4. Business Continuity Planning of the system

### **Disclaimer(s)**

This User Manual is for authorized personnel of banks only and should not be shared, forwarded to any entity or uploaded on the internet or any other social media without permission from BPRD.

## Guidelines for the use of SBP RAS

### 2.1. Login

#### 2.1.1. Functional Description

These steps will be used by the banks' users to login into the SBP RAS. Please note before a user can execute these steps, the respective bank will send an Administrator User Creation Form to SBP that is duly signed by CIO/CEO/CCO/Group Head of the bank. The Super User of SBP-IT will create the admin user and an automatic generated email from **no-reply@sbp.org.pk** will be sent to the requesting Admin User's official registered email account. In case the email is not received to the user, please lodge complaint via Service Desk or in case of emergency consult the SBP staff at [km.bprd@sbp.org.pk](mailto:km.bprd@sbp.org.pk)

Please note on first login, user will be required to setup a new password as well as setup his/her account for one-time password generation (OTP). After setting up 2-Step authentication, user can login to the application by using step 26-28 in 2.1.5 in 'User Interface' section.

#### 2.1.2. Cautions and Warnings

1. To login in to RAS for the first time, please do not attempt to log in thrice without setting the 2-Step Authentication. The Account will be blocked after three (03) login attempts.
2. It will be the responsibility of all the banks to ensure that passwords are not shared with any un-authorized personnel. In case of failure to comply with this condition, banks will be responsible for any loss, risk, harm, damage or liability ensuing from such failure, and banks or their officials will make good of any such loss, damage, harm, risk or liability.
3. The session will expire after 20 minutes of in-activity and any unsaved data will be lost. In-activity is defined as "No communication with Server" therefore; user will be logged out if no request is sent to the server within 20 minutes. Save your completed work every 10-15 minutes to avoid loss of data.

#### 2.1.3. Probable Errors and Possible Causes

The One Time Password will reset after one minute (60 seconds). In case OTP is not accepted by the system make sure to input the latest OTP shown on authentication application.

#### 2.1.4. Procedure

##### 2.1.4.1. Set-up and Initialization

User should be registered in the system and should have received the email of account creation that contains application link, email and temporary password. Admin User will also receive a separate email containing Username and Password for SBP Portal.

#### 2.1.4.2. Navigational Steps

Step	Description	Navigation	Comments
1	External bank User opens the email	Go to the email received from SBP RAS from email no-reply@sbp.org.pk	Email contains the SBP Portal's access link, and RAS' temporary password.
2	External bank user opens the second email from SBP.	Go to the email received from SBP RAS.	Email contains Username and password for SBP Portal. Admin user will be responsible to convey this username and password to all bank's users.
3	Click on the VPN Portal's Access link	Click on the access link provided in the email from no-reply@sbp.org.pk	User is redirected to the application login screen.
4	Enter Username	Click on username field and enter username	<b>Username:</b> Provided in second email
5	Enter Password	Click on password field and enter password	<b>Password:</b> Provided in second email
6	Click on Sign in button	Click on the Sign in button shown on screen below username and password fields	User should be able to view web page of SBP RAS.
7	Enter Username	Click on username field and enter username	<b>Username:</b> User corporate email id will be username.
8	Enter Password	Click on password field and enter password	<b>Password:</b> Temporary Password provided via email from no-reply@sbp.org.pk
9	Click on Sign in button	Click on the Sign in button shown on screen below username and password fields	User should be able to successfully log into the portal and a popup appears on screen for SBP terms and conditions with following buttons <ul style="list-style-type: none"> <li>• Agree</li> <li>• Cancel</li> </ul>
10	Click on 'Agree' button on popup	Click on the agree button on popup shown on screen	User redirects to profile screen where the user has the link to setup two-factor authentication and reset password

11	Enter current password	Click on Current Password field and enter Current password	Current password will display in field inencrypted format <i>Current password = Temporary Password</i> provided via email
12	Enter New password	Click on New Password field and enter New password	User will set the new password by following the below mentioned password parameters <ul style="list-style-type: none"> <li>• Minimum length of password is 4 characters</li> <li>• At least One Lower case letter</li> <li>• At least One Upper case letter</li> <li>• At least One Special character</li> </ul> New password will be displayed in field in encrypted format.
13	Enter confirm password	Click on Confirm Password field and enter Confirm password	Confirm Password should be the Same as New Password to confirm both passwords Confirm password will be displayed in field in encrypted format
14	Click Save Button	Click on the 'Save' button available at the bottom of screen	The password has been changed and User is redirected to dashboard
15	Click on Logout button	Click on Logout button available on screen	User logout from the application and redirected to login screen
16	Login to the application with the new password	Enter email and password and click Continue button	User is redirected to the dashboard where the warning is showing on screen to setup 2-step authentication.
17	Click on ' <u>here</u> ' link	Click on the ' <u>here</u> ' link available on the message appearing for setting the Two-Factor Authentication on screen	User will be redirected to setup Two Factor Authentication screen.

18	Enter current password	Click on 'Current Password' field and enter Current password	
19	Click Confirm button	Click on confirm button available on screen	
20	Download Google Authenticator in android phone (or see the instruction for other devices provided on screen)	Go to play store on mobile and install 'Google Authenticator'	
21	Scan QR code	Scan the QR code from mobile phone in Google authenticator app	The application provides a passcode after QR code scanning
22	Enter the code displayed in the application (i.e. google authenticator)	Enter the code in the Application Verification Code field provided below the QR code	
23	Click on the 'Verify and save' button	Click on the 'Verify and Save' button available on screen	The 2-step authentication has been setup and screen displayed the recovery codes along with following buttons <ul style="list-style-type: none"> <li>• Save</li> <li>• Skip</li> </ul>
24	Click Save Button	Click save button available on screen	Recovery codes has been saved in the system. User can use these recovery codes in place of OTP
25	Click Logout	Click on logout button available on screen	User logged out from application and redirects to the login screen
26	Login to the application with the new password	Enter email and password and click Continue button	User redirected to the Enter OTP screen
27	Enter OTP provided in the Google Authenticator	Click on OTP field and enter OTP provided on the google authentication application	OTP is also sent to Email of User. They can use the OTP sent via email.
28	Click Continue button	Click on Continue button available on screen	User redirects to the dashboard with updated password and 2-step verification

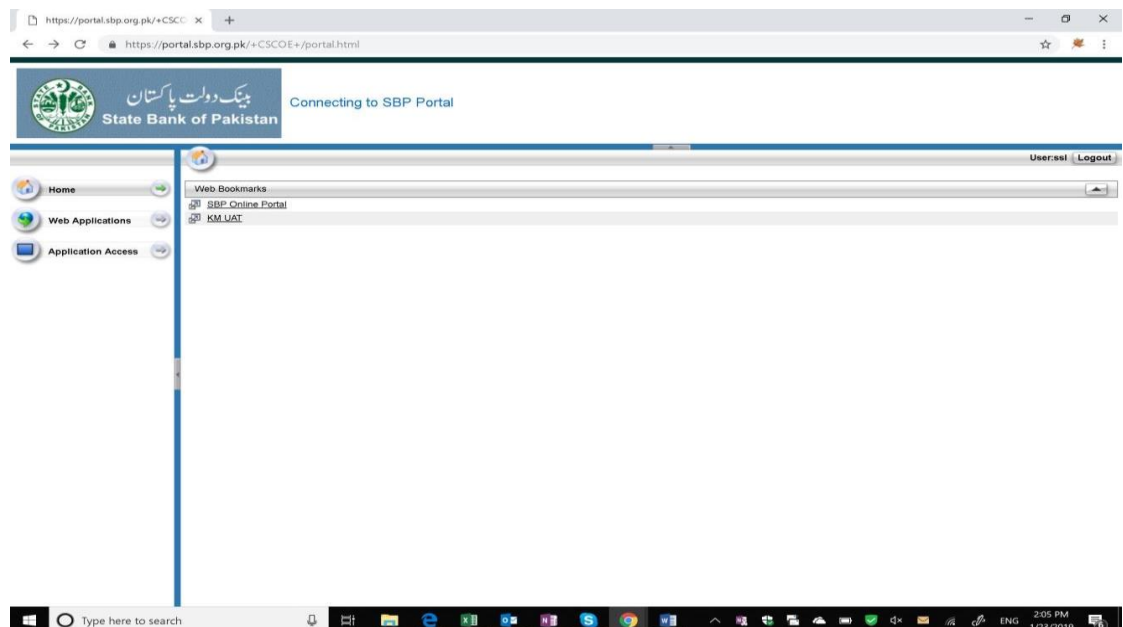
## 2.1.5. User Interface

**Step 1:** Open following link in Chrome: <https://portal.sbp.org.pk/km>

**Step 2:** On following login screen, provide user ID/password provided in second email and click on Login button.

A screenshot of a login form titled "Login". It contains the instruction "Please enter your username and password." followed by two input fields: "USERNAME:" and "PASSWORD:". A "Login" button is positioned below the password field.

**Step 3:** Select "SBP RAS" link in Web Bookmarks area.



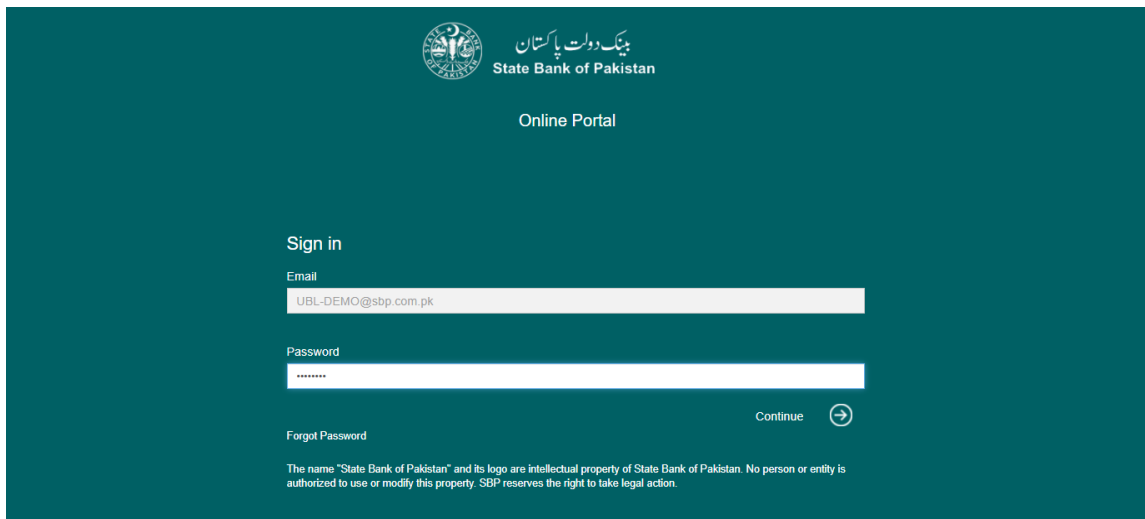


**Step 4:** User will be landed to External Portal Login Page and following login screen will appear.

**Step 5:** Enter email

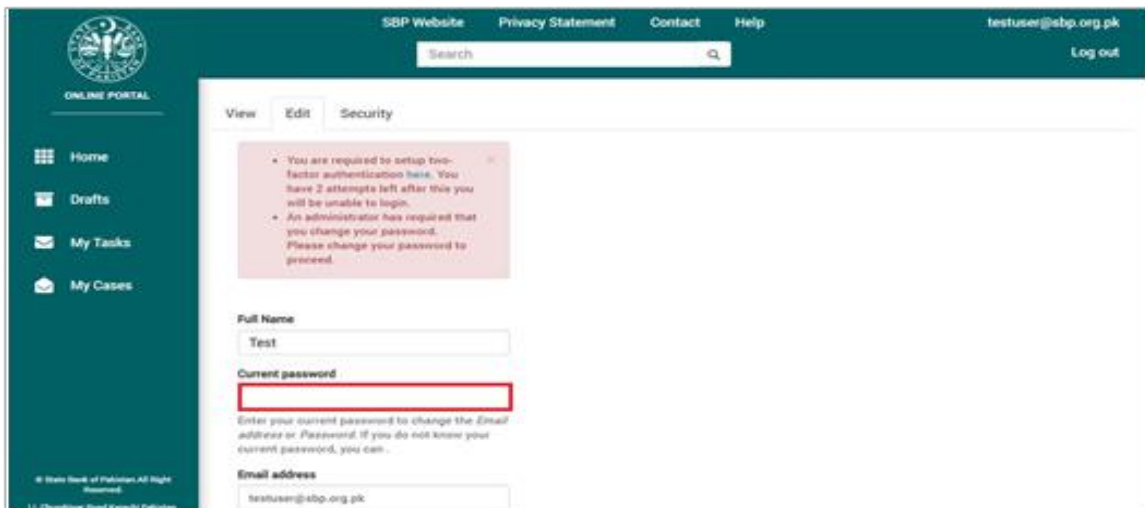
**Step 6:** Enter Password received via email

**Step 7:** Click Continue button. User will be redirected to Account Setup screen



The screenshot shows the State Bank of Pakistan Online Portal sign-in page. At the top, there is the State Bank of Pakistan logo and name in Urdu and English. Below the logo, it says "Online Portal". The main heading is "Sign in". There are two input fields: "Email" with the value "UBL-DEMO@sbp.com.pk" and "Password" with a masked password "\*\*\*\*\*". A "Continue" button with a right-pointing arrow is located to the right of the password field. Below the input fields, there is a "Forgot Password" link. At the bottom, there is a disclaimer: "The name 'State Bank of Pakistan' and its logo are intellectual property of State Bank of Pakistan. No person or entity is authorized to use or modify this property. SBP reserves the right to take legal action."

**Step 8:** In this screen the user will change his password and activate 2-Factor verification. Please enter current password (Temporary Password sent in Email)



The screenshot shows the State Bank of Pakistan Online Portal account setup page. At the top, there is a navigation bar with "SBP Website", "Privacy Statement", "Contact", and "Help". The user's email "testuser@sbp.org.pk" and a "Log out" link are visible in the top right. A search bar is located below the navigation bar. On the left, there is a sidebar with "ONLINE PORTAL" and menu items: "Home", "Drafts", "My Tasks", and "My Cases". The main content area has tabs for "View", "Edit", and "Security". A red alert box contains the following text: "You are required to setup two-factor authentication here. You have 2 attempts left after this you will be unable to login. An administrator has required that you change your password. Please change your password to proceed." Below the alert box, there are three input fields: "Full Name" with the value "Test", "Current password" (highlighted with a red border), and "Email address" with the value "testuser@sbp.org.pk". Below the "Current password" field, there is a note: "Enter your current password to change the Email address or Password. If you do not know your current password, you can...". At the bottom left, there is a copyright notice: "© State Bank of Pakistan. All Rights Reserved. U. Chaudhry & Sons Karachi Pakistan."

**Step 9:** Scroll down and enter New Password and Confirm Password as per the password policy.

The screenshot shows the SBP Online Portal interface. The top navigation bar includes 'SBP Website', 'Privacy Statement', 'Contact', 'Help', and a user profile 'testuser@sbp.org.pk' with a 'Log out' link. A search bar is also present. The main content area is titled 'Profile' and contains several form fields: 'Test' (text), 'Current password' (password), 'Email address' (testuser@sbp.org.pk), 'Password' (password, highlighted with a red box), 'Confirm password' (password, highlighted with a red box), 'City' (text), and 'State' (dropdown). A 'Password strength: Weak' indicator is visible below the password field. The left sidebar contains 'ONLINE PORTAL' and navigation links for 'Home', 'Drafts', 'My Tasks', and 'My Cases'. The footer includes copyright information for the State Bank of Pakistan.

**Step 10:** Scroll down and Click on save button. Password will be updated and user is redirected to the dashboard

SBP Website Privacy Statement Contact Help testuser@sbp.org.pk

Search

ONLINE PORTAL

- Home
- Drafts
- My Tasks
- My Cases

Confirm password

Passwords match: yes

City

State

Designation

Date of Birth

Mobile Number

Organization

UBIL

Save

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11, Chundrigar Road Karachi Pakistan.

**Step 11:** Click on Logout. User will be logged out from the system and redirected to the dashboard.

SBP Website Privacy Statement Contact Help testuser@sbp.org.pk

Search

ONLINE PORTAL

- Home
- Drafts
- My Tasks
- My Cases

The changes have been saved.

Recent Approved Cases

No Case with this Status

Recent Discrepant Cases

No Case with this Status

Recent Declined Cases

No Case with this Status

Initiate New Case

Department

Select department

Category

Select category

Case Type

Select case type

Case Title

Select case title

Region

Select region

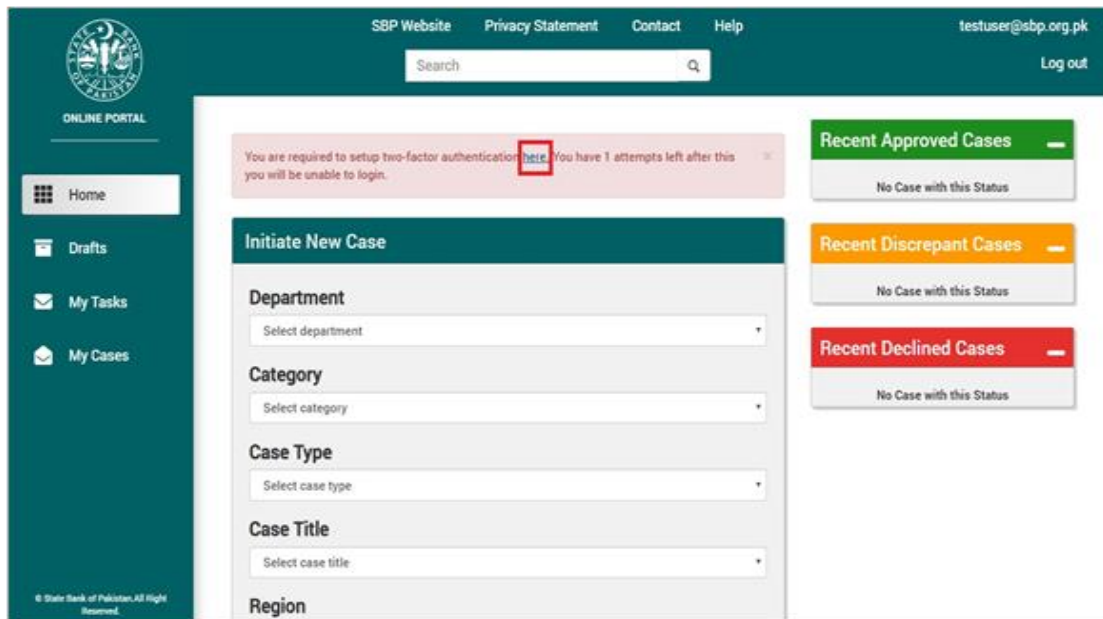
Log out

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11, Chundrigar Road Karachi Pakistan.

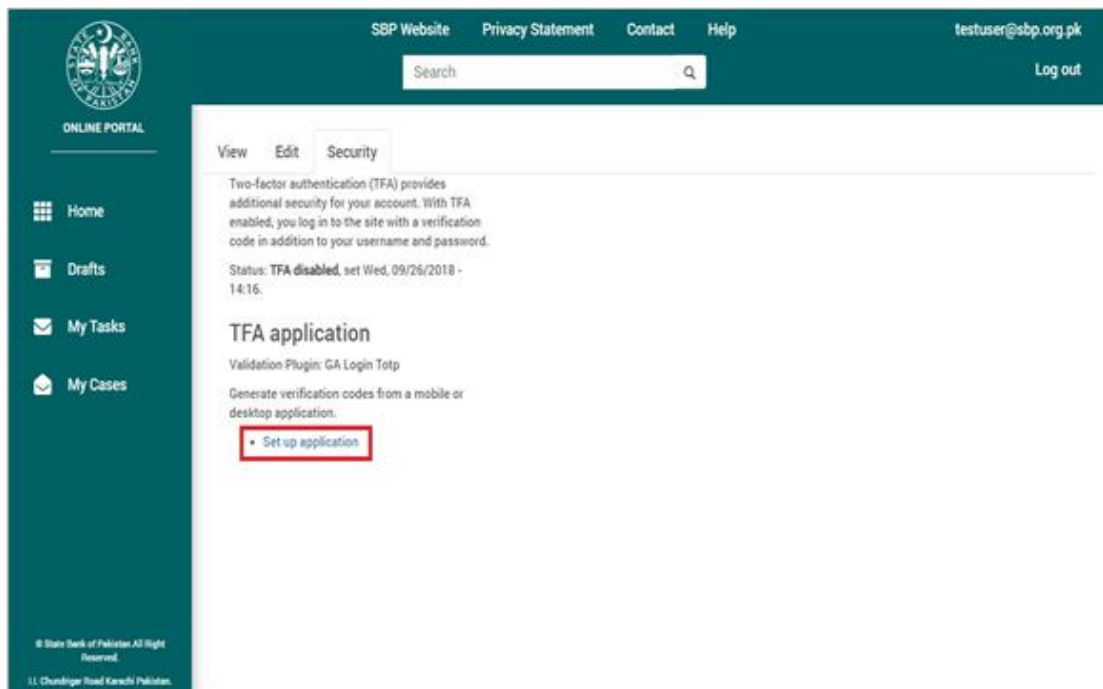
**Step 12:** Login with same email and the updated password

**Step 13:** After logging in to the system, a message pop-up will be open on screen. Click on “I Agree” button to accept the terms and Condition of SBP for using the SBP RAS. To view the Terms and Condition, click on the ‘Terms and Condition’ link appearing on the message pop-up. In case user clicks Cancel button, he/she will be logged out of system.

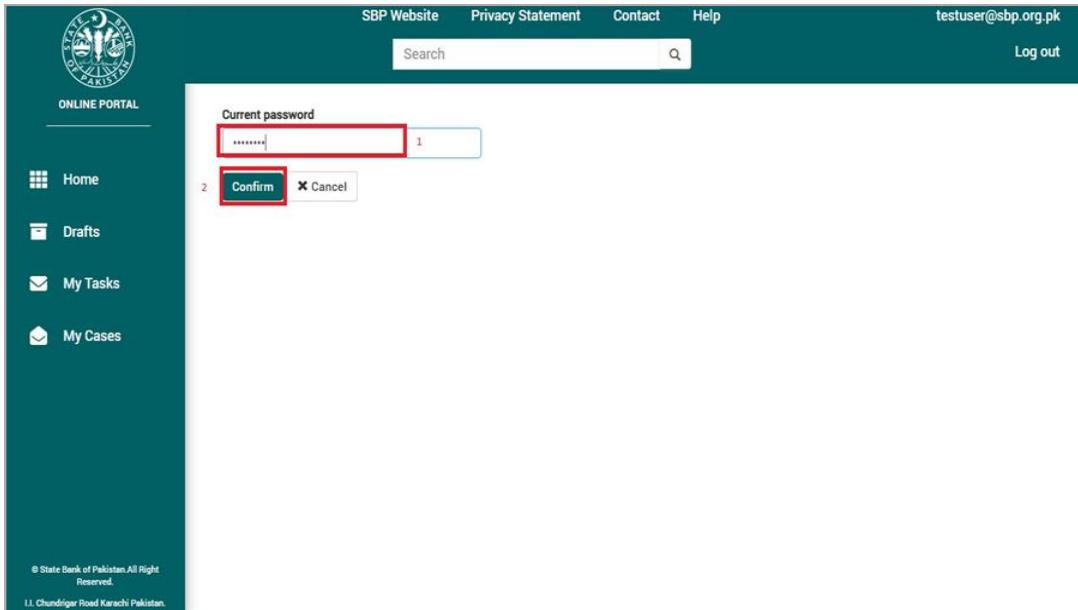
**Step 14:** After accepting Terms and Condition, user is asked to setup 2-Factor Authentication. If user does not setup the authentication in 3 login attempts, the user account will be blocked. Click on “Here” link displayed on dashboard.



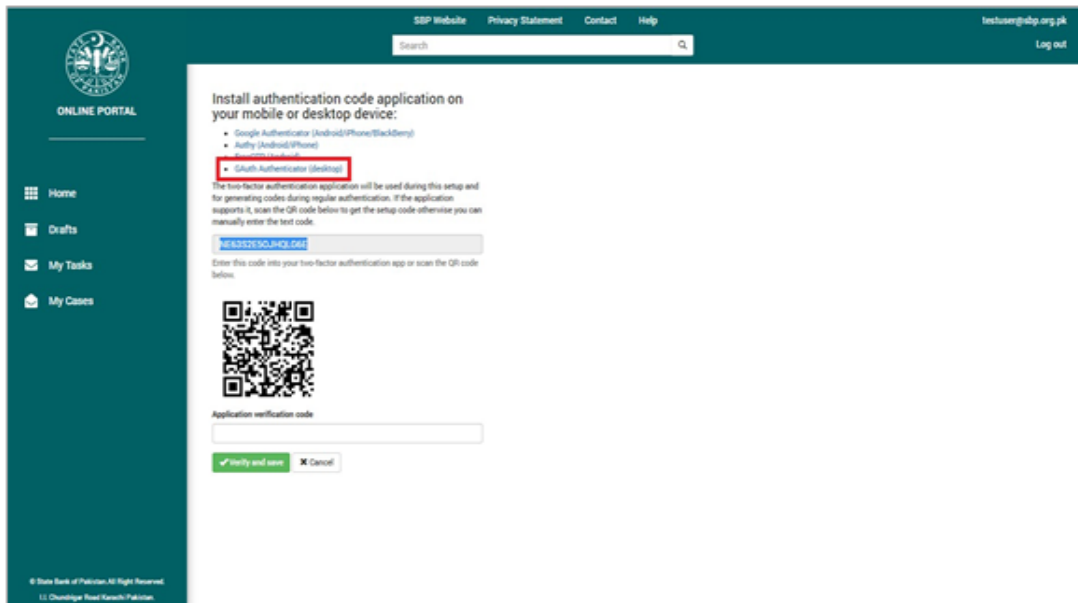
**Step 15:** Click on setup Application link available on screen



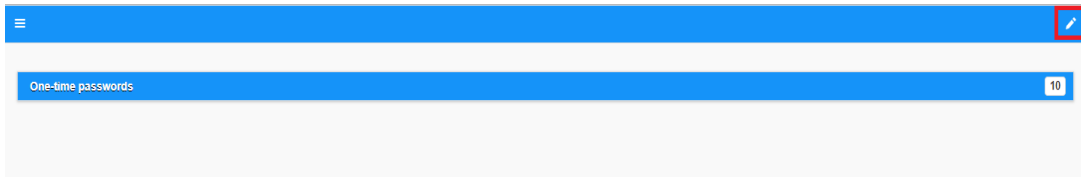
**Step 16:** Enter Password and click Confirm



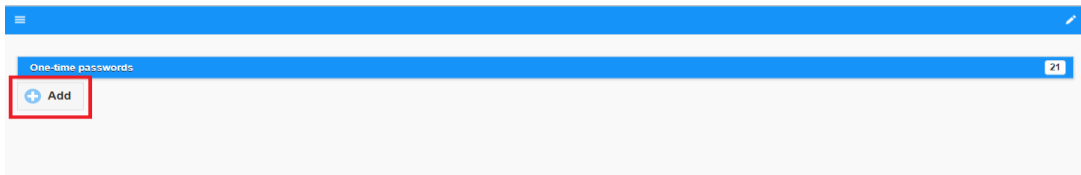
**Step 17:** Screen will display different methods to setup 2-Step Authentication. This process can be completed in number of ways such as Google Authenticator App in Smart Phones or G-Auth on Desktop PCs. Here we are taking example of G-Auth. Click on G-Auth. G-Auth website will be open in new tab.



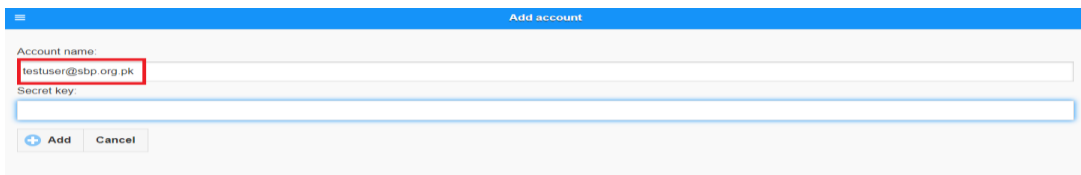
**Step 18:** Click on Edit Icon on Top Right Corner of Screen



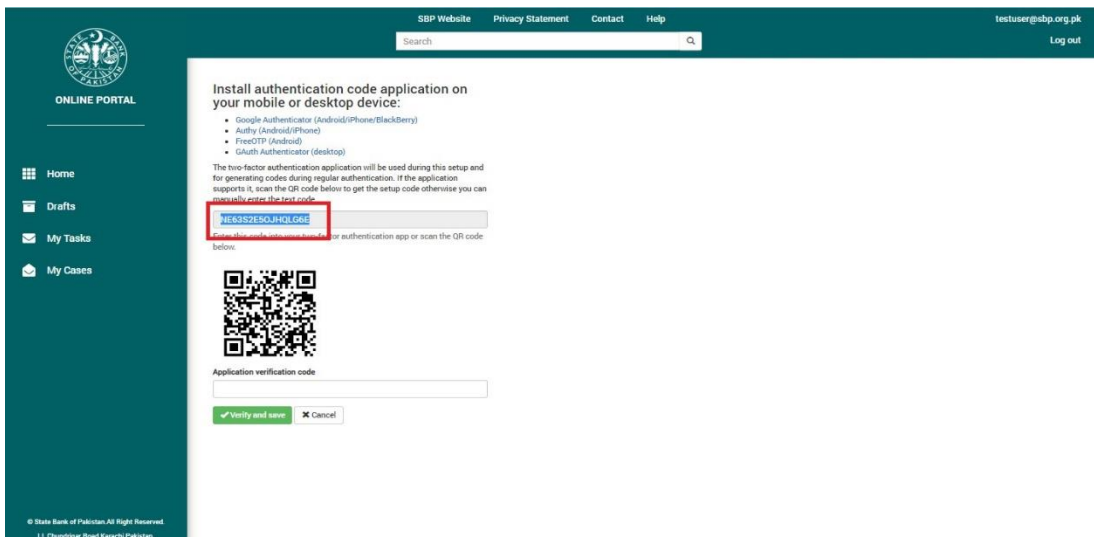
**Step 19:** Click on Add button



**Step 20:** Enter account name (Username)



**Step 21:** Go back to portal tab and copy Secret Key



**Step 22:** Go to G-Auth Tab and Paste the Secret key in Secret key field

Account name:  
testuser@sbp.org.pk

Secret key:  
NE63S2E5QJHQLG6E

+ Add Cancel

**Step 23:** Click on Add button

Account name:  
testuser@sbp.org.pk

Secret key:  
NE63S2E5QJHQLG6E

+ Add Cancel

**Step 24:** Account has been added and the Passcode will be displayed on screen for the respective account name. Copy the code available on screen

One-time passwords 14

326272  
testuser@sbp.org.pk

+ Add

**Step 25:** Go back to Portal and paste the code in Application Verification Code field and Click Verify and Save button

SBP Website Privacy Statement Contact Help testuser@sbp.org.pk

Search

Log out

ONLINE PORTAL

- Home
- Drafts
- My Tasks
- My Cases

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FreeOTP (Android)  
GAuth Authenticator (desktop)

The two-factor authentication application will be used during this setup and for generating codes during regular authentication. If the application supports it, scan the QR code below to get the setup code otherwise you can manually enter the text code.

TBL34EDIDYIGYBUW

Enter this code into your two-factor authentication app or scan the QR code below.

Application verification code

1 723654

2 Verify and save Cancel

**Step 26:** Screen shows recovery codes which can be used in place of OTP. In case user is not able to receive or generate OTP, user must input first recovery code as OTP. In case login is not allowed by first code user should try other codes until recovery code is accepted by the system. Please note that these recovery codes can be used for one time login only. After that, user must setup new OTP. Click on save button to save the recovery codes in system. It will be the responsibility of user to keep these recovery codes hidden from any other User(s).

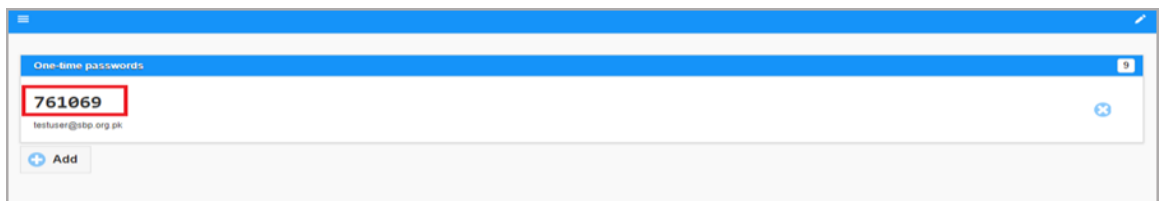
The screenshot shows the SBP Online Portal interface. At the top, there is a navigation bar with links for 'SBP Website', 'Privacy Statement', 'Contact', and 'Help'. The user's email 'testuser@sbp.org.pk' is displayed in the top right corner. A search bar is located in the center of the top bar. On the left side, there is a sidebar menu with options: 'Home', 'Drafts', 'My Tasks', and 'My Cases'. The main content area displays two notification messages: a green one stating 'Application code verified. One setup step remaining. TFA setup complete.' and a red one stating 'Unable to send email. Contact the site administrator if the problem persists.' Below these, the section 'Your recovery codes' lists eight unique codes. A note below the codes reads: 'Print, save, or write down these codes for use in case you are without your otp application and need to log in.' At the bottom of this section, there are two buttons: 'Save' (highlighted with a red box) and 'Skip and finish'.

**Step 27:** User is redirected to settings screen. Click on Logout

The screenshot shows the SBP Online Portal settings screen. The top navigation bar is identical to the previous screenshot. The user's email 'testuser@sbp.org.pk' is displayed in the top right corner. A 'Log out' button is highlighted with a red box in the top right corner. The sidebar menu is the same. The main content area has tabs for 'View', 'Edit', and 'Security'. A green notification message 'TFA setup complete.' is displayed. Below it, there is a section for 'Two-factor authentication (TFA)' with a description and status: 'Status: TFA enabled, set Wed, 09/26/2018 - 14:21.' The 'TFA application' section shows 'Validation Plugin: GA Login Totp' and a 'Reset application' link. The 'Fallback: Recovery Codes' section has 'Show Codes' and 'Reset Codes' links.

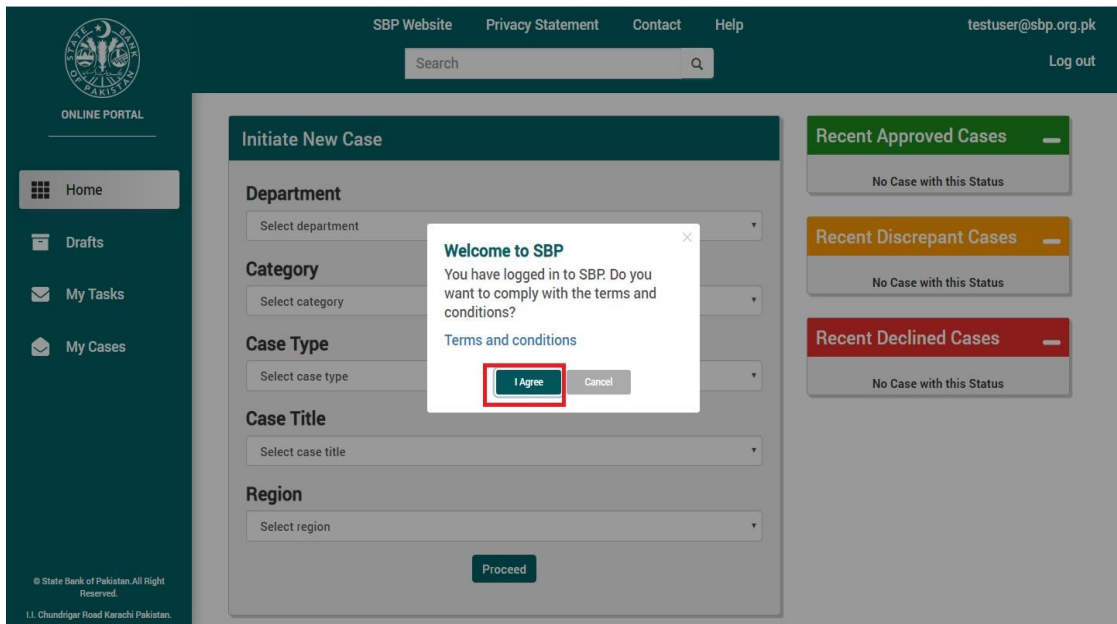
**Step 28:** User is redirected to the login screen. Enter Email, Password and click Continue button

**Step 29:** The user is redirected to Enter OTP screen. Go to G-Auth tab and copy the code



**Step 30:** Paste the code in OTP field and Click Continue

**Step 31:** User is logged in to the system. Click on 'I Agree' button available on popup. By pressing 'I Agree' button the end-user is confirming the compliance to Terms and Conditions section of SBPs' Web Portal. Two Step authentication setups is completed and user is redirected to the dashboard.



## 2.2. Logout

### 2.2.1. Functional Description

These steps can be used to log out from SBP RAS. Once the user is logged out, he/she will not be able to perform any action before logging in.

### 2.2.2. Cautions and Warnings

All the data will be lost if user logs out in middle of some activity.

### 2.2.3. Procedure

#### 2.2.3.1. Set-up and Initialization

User must be logged into the system.

#### 1.1.1.1. Navigational Steps

Step	Description	Navigation	Comments
1	Click on 'Logout'	Click on 'Logout' option in the Top Left of portal	User logout from the application and redirects to the Login screen

## 2.2.4. User Interface

**Step 1:** Click Logout. User will be redirected to login screen

The screenshot shows the 'Initiate New Case' form in the SBP Online Portal. The form is located in the center and contains several dropdown menus for selection: Department, Category, Case Type, Case Title, and Region. A 'Proceed' button is at the bottom of the form. To the right of the form are three summary boxes: 'Recent Approved Cases', 'Recent Discrepant Cases', and 'Recent Declined Cases', each showing 'No Case with this Status'. The top navigation bar includes 'SBP Website', 'Privacy Statement', 'Contact', 'Help', and a 'Log out' button. The left sidebar contains 'Home', 'Drafts', 'My Tasks', and 'My Cases'.

## 2.3. My Profile

### 2.3.1. Functional Description

User can view and update his/her profile details like First name, Last Name, Phone Number, Mobile Number, Location etc. Bank and the concerned banks' user who is entering this information are responsible for the data. SBP is not responsible for any consequences if the wrong information is filled intentionally or unintentionally.

### 2.3.2. Cautions and Warnings

1. The changes made by the user cannot be reversed.
2. The previous data will be lost if user saved the information

### 2.3.3. Probable Errors and Possible Causes

1. Some fields might not show in 'View Profile' tab, because their value is not set. Please set their values from Edit tab first.

### 2.3.4. Procedure

#### 2.3.4.1. Set-up and Initialization

User should be logged into the system.

### 2.3.4.2. Navigational Steps

Step	Description	Navigation	Comments
1	Click on 'Username'	Click on "Username" at the top right corner of screen	<p>Application opens up the page with following fields as shown in the data dictionary.</p> <ul style="list-style-type: none"> <li>• Username</li> <li>• First Name</li> <li>• Last Name</li> <li>• Gender</li> <li>• Designation</li> <li>• DOB</li> <li>• Status</li> <li>• Phone Number</li> <li>• Mobile Number</li> <li>• Email Address</li> <li>• Location</li> <li>• Province</li> <li>• City</li> <li>• Address Line 1</li> <li>• Address Line 2</li> </ul> <p>All fields are view only, user cannot edit the fields here</p>
2	Click on Edit Tab	Click on 'Edit' tab available on screen	<p>Application opens up the page with following fields as editable:</p> <ul style="list-style-type: none"> <li>• First Name</li> <li>• Last Name</li> <li>• Gender</li> <li>• DOB</li> <li>• Phone Number</li> <li>• Mobile Number</li> <li>• Location</li> <li>• State</li> <li>• City</li> <li>• Address Line</li> <li>• Address Line 2</li> </ul>
3	Edit Personal information	Click on the field where the user wants to add or make changes	
4	Click on "Save" button	Click on "Save" button available at the bottom of screen	Fields are updated successfully.

## 2.3.5. User Interface

### Step 1: Click on Username at top right corner

The screenshot shows the 'Initiate New Case' form on the SBP Online Portal. The form includes several dropdown menus for selection: Department, Category, Case Type, Case Title, and Region. A 'Proceed' button is located at the bottom of the form. To the right, there are three panels: 'Recent Submitted Cases' (blue header) listing three cases with details like Case No., Dept., Date, and Category; 'Recent Approved Cases' (green header) showing 'No Case with this Status'; and 'Recent Discrepant Cases' (orange header) listing one case. The top navigation bar contains 'SBP Website', 'Privacy Statement', 'Contact', 'Help', and the user email 'testuser@sbp.org.pk' with a 'Log out' link. A search bar is also present. The left sidebar shows navigation options: Home, Drafts, My Tasks, and My Cases. The footer contains copyright information for the State Bank of Pakistan.

### Step 2: Click on Edit Tab

The screenshot shows the user profile page on the SBP Online Portal. At the top, there are navigation links for 'SBP Website', 'Privacy Statement', 'Contact', and 'Help', along with the user email 'testuser@sbp.org.pk' and a 'Log out' link. A search bar is also present. The main content area shows the user's profile information: 'Full Name : Test', 'Mobile Number : 03111111111', and 'Organization : UBL'. Above this information, there are three tabs: 'View', 'Edit', and 'Security'. The 'Edit' tab is highlighted with a red box. The left sidebar shows navigation options: Home, Drafts, My Tasks, and My Cases. The footer contains copyright information for the State Bank of Pakistan.

**Step 3:** Click on field where addition or updating is required

SBP Website Privacy Statement Contact Help testuser@sbp.org.pk

Search

ONLINE PORTAL

Home Drafts My Tasks My Cases

View Edit Security

Full Name

Full Name

Current password

Enter your current password to change the *Email address* or *Password*. If you do not know your current password, you can

Email address

testuser@sbp.org.pk

Password

Password strength:

Confirm password

Passwords match:

City

Province

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11, Chundrigar Road Karachi Pakistan.

**Step 4:** Click on Save button

SBP Website Privacy Statement Contact Help testuser@sbp.org.pk

Search

ONLINE PORTAL

Home Drafts My Tasks My Cases

View Edit Security

Email address

testuser@sbp.org.pk

Password

Password strength:

Confirm password

Passwords match:

City

Province

- None -

Designation

Date of Birth

mm/dd/yyyy

Mobile Number 03111111111

Save

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11, Chundrigar Road Karachi Pakistan.

## Step 5: User information has been updated

The screenshot shows the SBP Online Portal user profile page. The page has a dark teal header with the SBP logo and navigation links. A search bar is present in the top right. The main content area has tabs for 'View', 'Edit', and 'Security'. A green notification bar at the top says 'The changes have been saved.' Below this, there are input fields for 'Full Name', 'Current password', 'Email address' (testuser@sbp.org.pk), 'Password', 'Confirm password', and 'City'. The 'Full Name' field is highlighted with a red box.

## 2.4. Forget Password

### 2.4.1. Functional Description

In case the user forgets his/her password and tries to set a new password user will have to click on the 'Forget Password' button on the Main Login screen, a temporary password is sent to user via email on his/her registered email id through which he/she can login to the SBP RAS. The system will ask the user to change password thereafter.

### 2.4.2. Cautions and Warnings

1. After receiving a temporary password, user will not be able to login by using an old password.
2. User must immediately change the password as only three (03) login attempts will be allowed to log in through temporary password.

### 2.4.3. Probable Errors and Possible Causes

1. If the email is invalid, screen will show an error message "Email does not exist".
2. User cannot login with an old password when the password is reset.

### 2.4.4. Procedure

#### 2.4.4.1. Set-up and Initialization

User should be able to access the SBP RAS.

#### 2.4.4.2. Navigational Steps

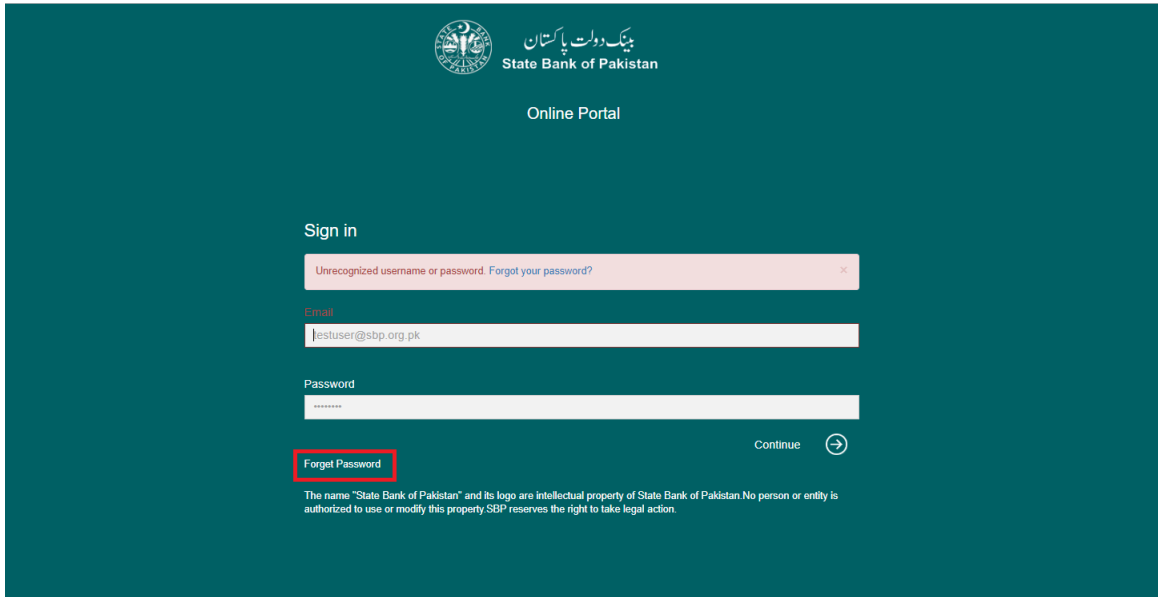
Step	Description	Navigation	Comments
1	Click on the SBP RAS Access link	Click on the access link provided in the email	User is redirected to the application login screen
2	Click on 'Forget Password'	Click on 'Forget Password' option available below Login Area	User redirects to the 'Forget Password' screen

3	Enter Username	Click on Username field and enter Username	<b>Username:</b> Email associated with the user account.
4	Click 'Reset Password' button	Click on the 'Reset Password' button available on the screen	User is redirected to Verification Code screen
5	Email containing Password Reset Code is Received.	Enter Code in Password Reset Code field and press continue	User is redirected to the login screen and email sent to the user's email with temporary password
6	Login to Application	Login to the application as described in the login scenario with using "Temporary Password" sent on email	
7	Enter OTP provided in the Google Authenticator or G-Auth	Click on OTP field and enter OTP provided on the Google authenticator application	
8	Click Continue button	Click on Continue button available on screen	User is redirected to the Edit Profile screen and the Change Password warning displayed on screen
9	Enter Current password	Click on Current Password field and enter Current password	Current password will display in field inencrypted format <b>e.g.</b> <i>Current password = Temporary Password provided via email</i>
10	Enter New Password as per Password Policy	Click on New Password field and enter New password	New password will be displayed in field in encrypted format
11	Enter Confirm Password	Click on Confirm Password field and enter same password as new password	Confirm password will display in field inencrypted format <b>Confirm Password:</b> Same as New Password to confirm both passwords
12	Click Save Button	Click on the 'Save' button available at the bottom of screen	The password has been changed and User is redirected to dashboard
13	Click on Logout button	Click on Logout button available on screen	User logout from the application and redirected to login screen
14	Login to the application with the new password	Enter email and password and click Continue button	User is redirected to the OTP screen
15	Enter OTP provided in the Google Authenticator or G-Auth	Click on OTP field and enter OTP provided on the google authenticator application	

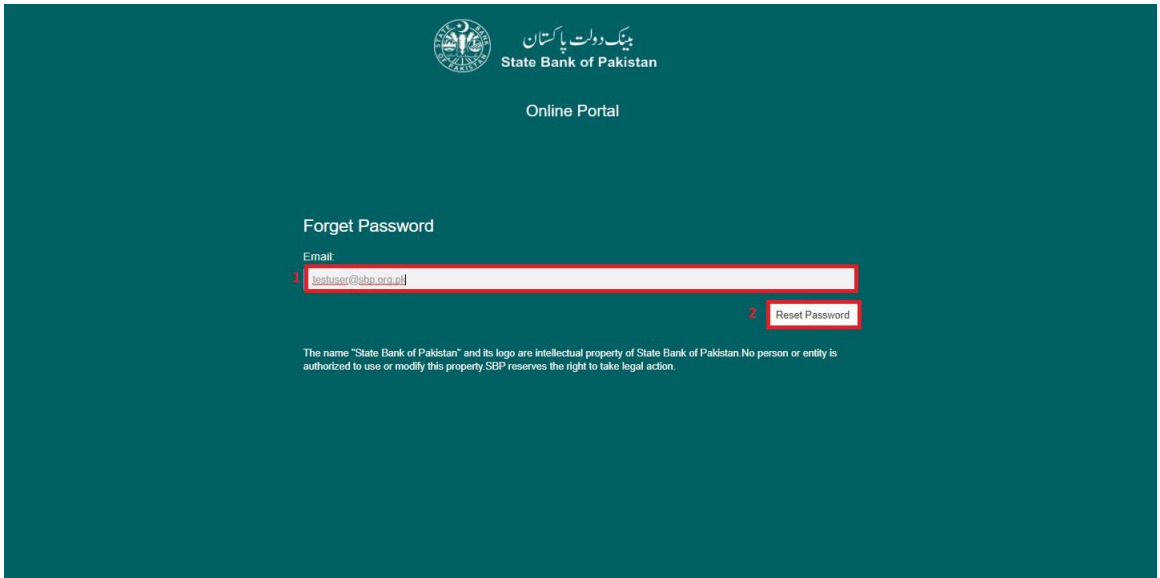
16	Click Continue button	Click on Continue button available on screen	User is redirected to the dashboard
----	-----------------------	--	-------------------------------------

### 2.4.5. User Interface

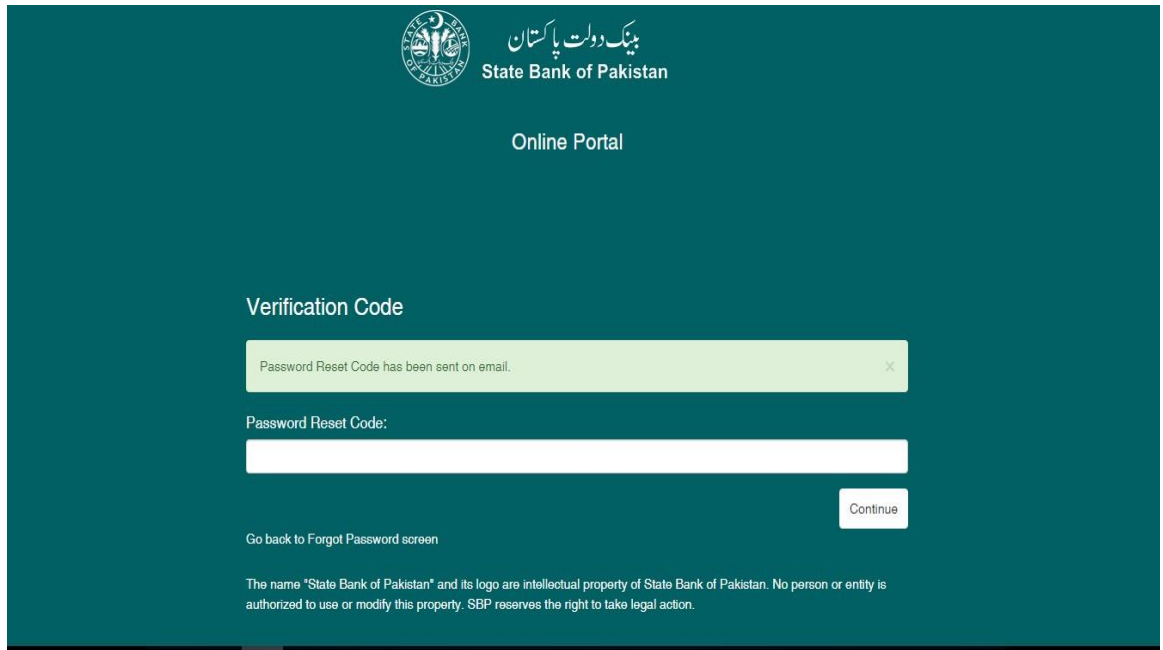
**Step 1:** Go to application access link and Click on Forget Password



**Step 2:** Enter email and click Reset Password

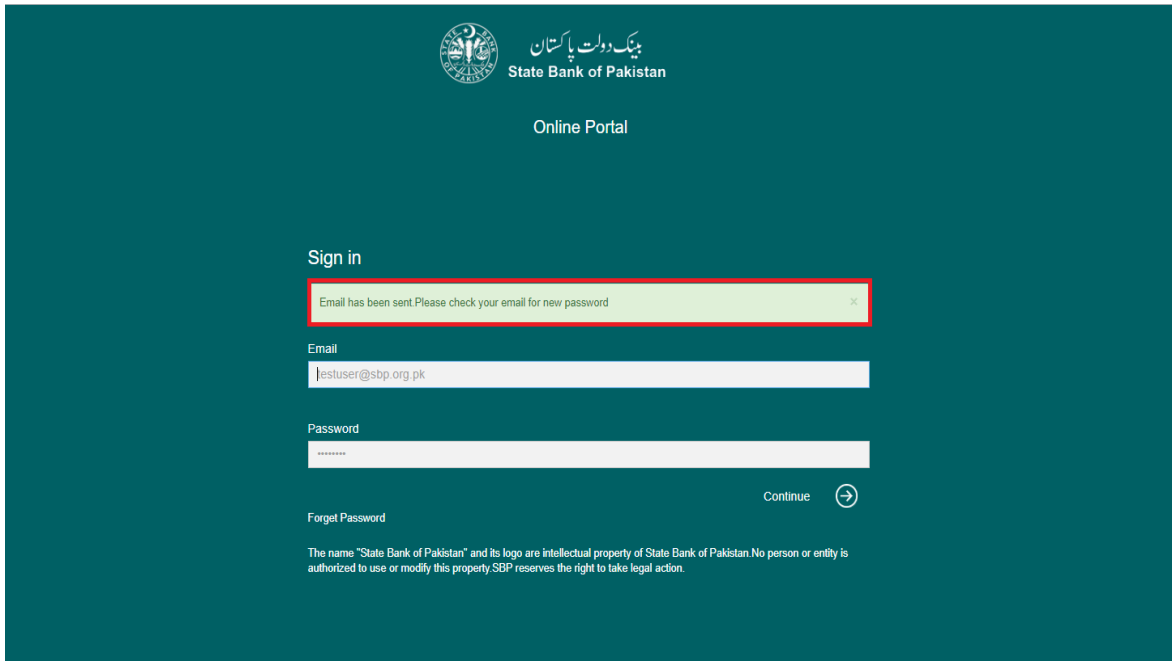



**Step 3: Enter Verification Code and Click continue**



The image shows a screenshot of the State Bank of Pakistan's online portal. At the top, there is the bank's logo and name in Urdu and English. Below that, the text "Online Portal" is centered. The main heading is "Verification Code". A green notification box states "Password Reset Code has been sent on email." with a close button. Below this is a label "Password Reset Code:" followed by a white input field. A "Continue" button is positioned to the right of the input field. At the bottom left, there is a link "Go back to Forgot Password screen". At the bottom center, there is a small disclaimer: "The name 'State Bank of Pakistan' and its logo are intellectual property of State Bank of Pakistan. No person or entity is authorized to use or modify this property. SBP reserves the right to take legal action."

**Step 4:** Temporary password has been sent to the email provided.



 بینک دولت پاکستان  
State Bank of Pakistan


Online Portal

Sign in

Email has been sent. Please check your email for new password

Email  
testuser@sbp.org.pk

Password  
\*\*\*\*\*

Continue 

[Forgot Password](#)

The name "State Bank of Pakistan" and its logo are intellectual property of State Bank of Pakistan. No person or entity is authorized to use or modify this property. SBP reserves the right to take legal action.

**Step 5:** Login to the email with Temporary password received on email

بنک دولت پاکستان  
State Bank of Pakistan

Online Portal

Sign in

Email  
testuser@sbp.org.pk 1

Password  
..... 2

Forget Password 3 Continue →

The name "State Bank of Pakistan" and its logo are intellectual property of State Bank of Pakistan.No person or entity is authorized to use or modify this property SBP reserves the right to take legal action.

**Step 6:** Enter OTP and Click continue




بینک دولت پاکستان  
State Bank of Pakistan

Online Portal

### One Time Password

Verification code is application generated and 6 digits long.  
Can not access your account? Use one of your recovery codes.

Having Trouble?

Continue 

The name "State Bank of Pakistan" and its logo are intellectual property of State Bank of Pakistan. No person or entity is authorized to use or modify this property. SBP reserves the right to take legal action.

## Step 7: Click on I agree button

The screenshot shows the SBP Online Portal interface. At the top, there are navigation links for 'SBP Website', 'Privacy Statement', 'Contact', and 'Help', along with a search bar and the user email 'testuser@sbp.org.pk'. The main content area is titled 'Security' and contains a form for password change. A modal dialog box titled 'Welcome to SBP' is displayed in the center, asking the user to agree to terms and conditions. The 'I Agree' button in the dialog is highlighted with a red border. The background form includes fields for 'Full Name', 'Current password', 'Email address', 'Password', 'Confirm password', and 'City'. A message at the top of the form states: 'An administrator has required that you change your password. Please change your password to proceed.'

## Step 8: Enter Current Password, Password and Confirm Password

The screenshot shows the SBP Online Portal interface with the password change form. The 'Current password' field is highlighted with a red border and labeled '1'. The 'Password' field is highlighted with a red border and labeled '2'. The 'Confirm password' field is highlighted with a red border and labeled '3'. The form also includes fields for 'Full Name', 'Email address', 'City', 'Province', 'Designation', and 'Date of Birth'. The 'Password strength' indicator shows 'Strong'. The 'Email address' field contains 'testuser@sbp.org.pk'. The 'Province' dropdown menu is set to '- None -'. The 'Date of Birth' field has a placeholder 'mm/dd/yyyy'. The footer contains the text: '© State Bank of Pakistan.All Right Reserved. I.I. Chundrigar Road Karachi Pakistan.'

**Step 9: Click on Save button**

The screenshot shows the SBP Online Portal interface. At the top, there is a dark teal header with the SBP logo on the left, navigation links (SBP Website, Privacy Statement, Contact, Help) in the center, and the user's email (testuser@sbp.org.pk) and a Log out link on the right. Below the header is a search bar. On the left side, there is a vertical menu with icons and labels for Home, Drafts, My Tasks, and My Cases. The main content area contains a form for changing the password. The form includes fields for Email address (testuser@sbp.org.pk), Password (masked with dots), Confirm password (masked with dots), City, Province (dropdown menu), Designation, Date of Birth (mm/dd/yyyy), and Mobile Number (0311111111). A green 'Save' button with a checkmark is highlighted with a red box at the bottom of the form. Below the form, there is a copyright notice: © State Bank of Pakistan. All Right Reserved. I.I. Chundrigar Road Karachi Pakistan.

**Step 10: Password has been updated and user redirects to dashboard**



ONLINE PORTAL

- Home
- Drafts
- My Tasks
- My Cases

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Log out

The changes have been saved.

### Initiate New Case

**Department**  
 Select department

**Category**  
 Select category

**Case Type**  
 Select case type

**Case Title**  
 Select case title

**Region**  
 Select region

Please select an item in the list

[Proceed](#)

### Recent Submitted Cases

- Case No : SBPBSCHOK-FEOD-FEA-UBL-781  
 Dept : Foreign Exchange Date : 2-10-2018  
 Operations Department | Category : F.E.  
 Allocation
  - Case No : SBPBSCHOK-FEOD-FEA-UBL-637  
 Dept : Foreign Exchange Date : 2-10-2018  
 Operations Department | Category : F.E.  
 Allocation
  - Case No : SBPBSCHOK-FEOD-FEA-UBL-508  
 Dept : Foreign Exchange Date : 1-10-2018  
 Operations Department | Category : F.E.  
 Allocation
- [View All](#)

### Recent Approved Cases

No Case with this Status

### Recent Discrepant Cases

- Case No : SBPBSCHOK-FEOD-WEBOC-UBL-833  
 Dept : Foreign Exchange Date : 2-10-2018  
 Operations Department | Category : WEBOC
- Case No : SBPBSCHOK-FEOD-WEBOC-UBL-841

## 2.5. Change Password

### 2.5.1. Functional Description

User can Change Password. After the password has been changed the user will not be able to login with old password. The password policy is applicable on password change. Following is the current password policy:

- Minimum 4 characters of total length
- Must contain 4 types of characters
  - Upper Case Alphabets
  - Lower Case Alphabets
  - Numbers
  - Special Character

### 2.5.2. Cautions and Warnings

1. The Old Password and New Password should not be same.

### 2.5.3. Probable Errors and Possible Causes

1. If the current password was typed incorrectly, the user will get the error. Password is not correct.
2. The password will change when the user clicks on Save button
3. User cannot login with an old password after the password is changed.

### 2.5.4. Procedure

#### 2.5.4.1. Set-up and Initialization

User should be registered account in the system.

#### 2.5.4.2. Navigational Steps

Step	Description	Navigation	Comments
1	Login to the application	Login to the application as described in the loginscenario	User redirects to the dashboard
2	Click on 'username'	Click on 'Username' available at the top right corner of screen	User has been redirected to "View Profile" Screen
3	Click on Edit Tab	Click on Edit Tab available on screen	User has been redirected to "Edit Profile" Screen
4	Enter Current password	Click on Current Password field and enter Current password	Current password will display in field in encrypted format
5	Enter New Password	Click on New Password field and enter New password	New password will display in field in encrypted format

6	Enter Password Confirm	Click on Confirm Password field and enter same password as new password	Confirm password will display in field in encrypted format <b>Confirm Password:</b> Same as New Password to confirm both passwords
7	Click Save Button	Click on the "Save" button available on screen	User is shown a successful message New password is saved in the system and is ready to use User redirects to the view profile screen
8	Click on Logout button	Click on Logout button available on screen	User logout from the application and redirected to login screen
9	Login to the application with the new password	Enter email and password and click Continue button	User is redirected to the OTP screen
10	Enter OTP provided in the Google Authenticator	Click on OTP field and enter OTP provided on the google authenticator application	
11	Click Continue button	Click on Continue button available on screen	User redirects to the dashboard

### 2.5.5. User Interface

#### Step 1: Click on username on top right corner

**Step 2: Click on Edit Tab**

The screenshot displays the State Bank of Pakistan (SBP) Online Portal interface. At the top, there is a dark teal header with the SBP logo on the left, navigation links for 'SBP Website', 'Privacy Statement', 'Contact', and 'Help' in the center, and the user email 'testuser@sbp.org.pk' and a 'Log out' link on the right. Below the header is a search bar with the text 'Search' and a magnifying glass icon. On the left side, there is a vertical sidebar with the SBP logo and the text 'ONLINE PORTAL'. Below this, there are four menu items: 'Home' (with a grid icon), 'Drafts' (with a document icon), 'My Tasks' (with an envelope icon), and 'My Cases' (with a document icon). The main content area shows a profile card for 'Security'. At the top of this card, there are three tabs: 'View', 'Edit' (which is highlighted with a red rectangular box), and 'Security'. Below the tabs, the profile information is displayed: 'Full Name : Test', 'Mobile Number : 03111111111', and 'Organization : UBL'. At the bottom left of the sidebar, there is a copyright notice: '© State Bank of Pakistan.All Right Reserved. 11 Chundrigar Road Karachi Pakistan.'

**Step 3: Enter Current Password, Password and Confirm Password**



ONLINE PORTAL

- Home
- Drafts
- My Tasks
- My Cases

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Log out

Full Name

Current password

1

Enter your current password to change the *Email address* or *Password*. If you do not know your current password, you can

Email address

Password

2

Password strength: Strong

Confirm password

3

Passwords match: yes

City

Province

Designation

Date of Birth

**Step 4:** Click on save button

SBP Website Privacy Statement Contact Help testuser@sbp.org.pk

Search

ONLINE PORTAL

- Home
- Drafts
- My Tasks
- My Cases

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11, Chundrigar Road Karachi Pakistan.

© State Bank of Pakistan. All Right Reserved.  
11, Chundrigar Road Karachi Pakistan.

Enter your current password to change the *Email address* or *Password*. If you do not know your current password, you can .

**Email address**  
testuser@sbp.org.pk

**Password**  
.....  
Password strength: Weak

**Confirm password**  
.....  
Passwords match: yes

**City**  
.....

**Province**  
- None -

**Designation**  
.....

**Date of Birth**  
mm/dd/yyyy

**Mobile Number** 03111111111

**Save**

Basic	Fail - Password must contain at least 4 types of characters from the following character types: lowercase letters, uppercase letters, digits, punctuation.	Minimum password character types: 4
-------	--	-------------------------------------

**City**  
Lahore

**Step 5:** Password has been changed and user is redirected to dashboard

## 2.6. Dashboard

### 2.6.1. Functional Description

User can view dashboard of SBP RAS to view the status of submitted request(s), check notifications, access incoming tasks from My Tasks and Cases finalized or pending at BPRD end through My Cases.

### 2.6.2. Probable Errors and Possible Causes

If User has not submitted any request then no Notifications will be shown on Notification Cards.

### 2.6.3. Procedure

#### 2.6.3.1. Set-up and Initialization

User should be logged into the system.

#### 2.6.3.2. Navigational Steps

Step	Description	Navigation	Comments
1	Login to the SBP RAS.	Login to the SBP RAS as described in the login scenario	User is redirected to the dashboard where he/she can access Drafts, My Cases, and My Tasks from side navigation menu and Notifications card from home screen

### 2.6.4. User Interface

**Step 1:** User has been redirected to dashboard after logging in

The screenshot displays the SBP RAS Online Portal dashboard. At the top, there is a navigation bar with links for SBP Website, Privacy Statement, Contact, and Help, along with a search bar and a user profile icon (testuser@sbp.org.pk). The left sidebar features the SBP logo and navigation options: Home, Drafts, My Tasks, and My Cases. The main content area is divided into several sections:

- Initiate New Case:** A form with dropdown menus for Department, Category, Case Type, Case Title, and Region, and a 'Proceed' button.
- Recent Submitted Cases:** A list of three case cards, each showing Case No., Dept., Date, and Category.
- Recent Approved Cases:** A section indicating 'No Case with this Status'.
- Recent Discrepant Cases:** A list of one case card showing Case No., Dept., Date, and Category.

The footer contains the text: © State Bank of Pakistan. All Right Reserved. 11, Chandrigar Road Karachi Pakistan.

## 2.7. Notification Cards

### 2.7.1. Functional Description

User wants to view notifications displayed on notification cards available on dashboards.

### 2.7.2. Cautions and Warnings

1. Notifications cards of Submitted/Approved/Discrepant/Declined request(s) only contain request after the User has sent the request.
2. Only ten (10) requests per card are visible on dashboard. To view all requests, click on View All option available on dashboard.

### 2.7.3. Probable Errors and Possible Causes

Notifications will not show on Notification Cards, if User has not submitted any request.

### 2.7.4. Procedure

#### 2.7.4.1. Set-up and Initialization

User should be logged into the system.

#### 2.7.4.2. Navigational Steps

Step	Description	Navigation	Comments
1	Click on 'Notifications Card'	Click on "Notifications Cards" option available on the dashboard in form of cards	All notifications are visible on screen related to Approve/Decline/Discrepant Case request separately in form of cards
2	Click on received notification	Click on a row in the notification Cards	Application redirects user to the screen for which notification has been received

### 2.7.5. User Interface

**Step 1:** Notification cards has been displayed on right side of screen. Click on any notification in card

The screenshot displays the SBP Online Portal interface. At the top, there is a navigation bar with links for SBP Website, Privacy Statement, Contact, Help, Change Role, and UBL-Demo@sbp.com.pk. A search bar is located in the center of the top bar. On the left side, there is a sidebar menu with options: Home, Drafts, My Tasks, My Cases, and User Management. The main content area is divided into two sections. The left section is titled 'Initiate New Case' and contains a form with the following fields: Department (Banking Policy and Regulations), Category (Select category), Case Type (Select case type), Case Title (Select case title), and Region (Select region). The right section is titled 'Recent Submitted Cases' and displays a list of three cases. The first case is highlighted with a red box and has the following details: Case No : SBPHOK-BPRD-BPRDBACPD-UBL-13829, Dept : Banking, Date : 6/05/2021, Policy and Regulations | Category : Basel Accord and Capital Policy. The other two cases have similar details with different case numbers and dates. A 'View All' link is located at the bottom of the 'Recent Submitted Cases' section.

**Step 2:** The user has been redirected to the selected request screen

SBP Website Privacy Statement Contact Help testuser@sbp.org.pk

Search Q Log out

Submitted on : 2-10-2018 Status : New

**Case Information | SBPBSCHOK-FEOD-FEA-UBL-637**

Department	Category	Region
Foreign Exchange Operations Department	F.E. Allocation	Head Office Karachi
Case Type	Case Title	
Govt Remittances	FE Allocation FE Permits	

**Case Form**

Fields with \* were required

*Applicant Name	<input type="text"/>
*NTN	<input type="text"/>
*Applicant Address	<input type="text"/>
Applicant Email ID	<input type="text"/>
*Currency	Select any value ▼
*Amount	<input type="text"/>

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## 2.8. My Tasks

### 2.8.1. Functional Description

User can check his/her tasks under 'My Task' option available in application.

### 2.8.2. Cautions and Warnings

1. My Tasks lists the tasks/cases on which action is pending at the User's End.
2. Once the request is re-submitted, it will be removed from my tasks and shown in My Cases.

### 2.8.3. Probable Errors and Possible Causes

1. No tasks are showing on My Tasks screen. If user has not been assigned any task.

### 2.8.4. Procedure

- 2.8.4.1. Set-up and Initialization

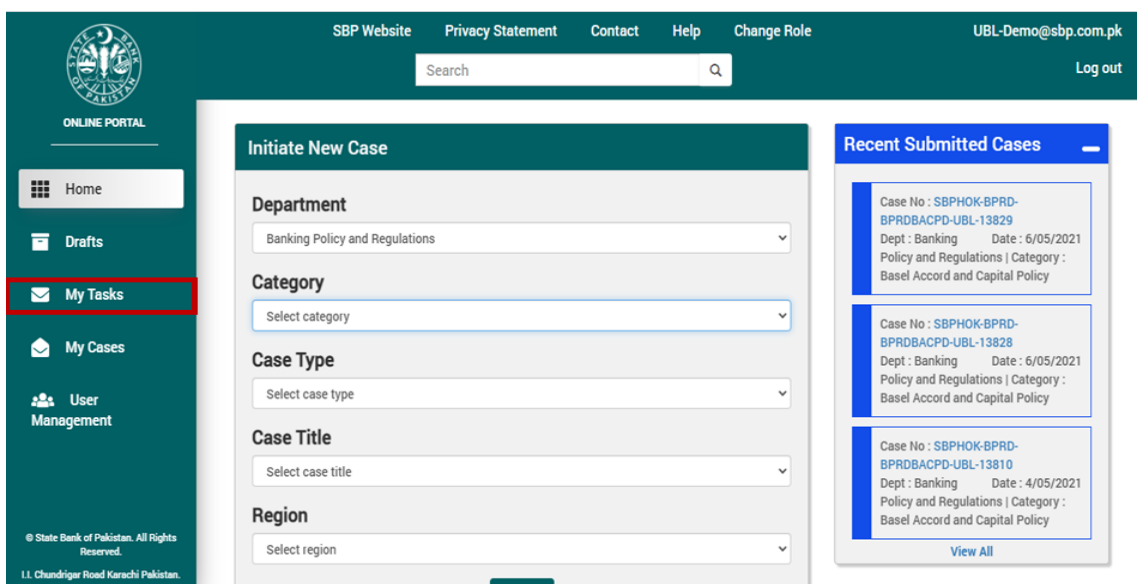
User should be logged into the system.

#### 2.8.4.2. Navigational Steps:

Step	Description	Navigation	Comments
1	Click on 'My Tasks'	Click on 'My Task' option in the Side Navigation Bar or Side Menu available on screen	User has been redirected to "My Tasks" Screen where All Tasks shown in grid. Case Requests with Status = Discrepant are included in my Task
2	Click on a Case Request	Click on any row in the Grid shown on screen	User is redirected to the details screen where the details of the selected Case Request will be shown to logged in user

#### 2.8.5. User Interface

##### Step 1: Click on My Tasks option



**Step 4:** All task assigned to login user has been shown in grid. Click on a Case Number



ONLINE PORTAL

Search

Log out

Home

Drafts

My Tasks

My Cases

User Management

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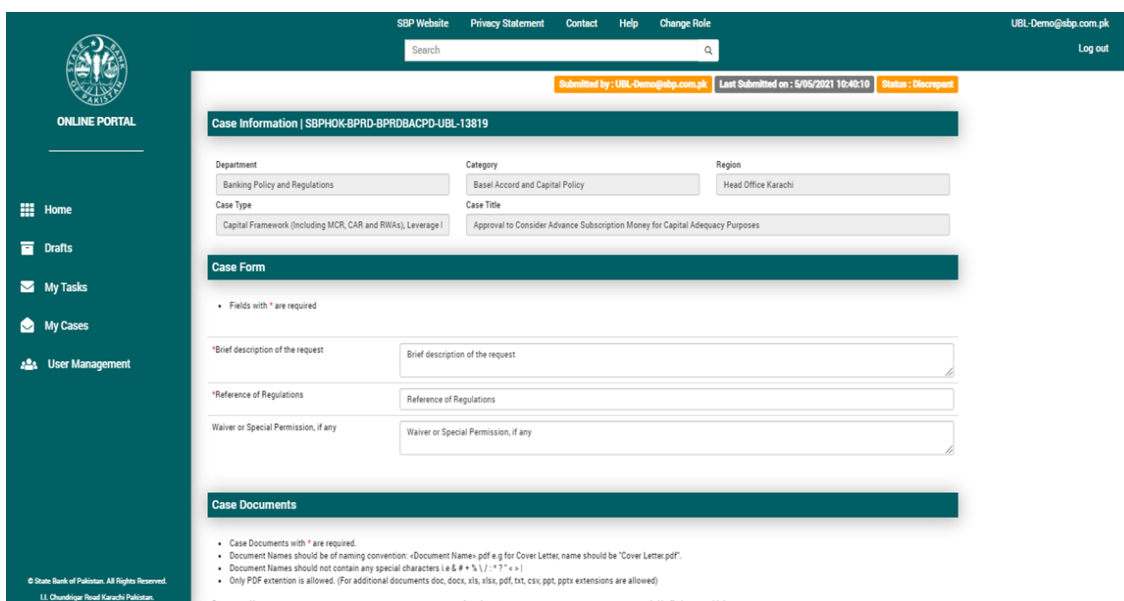
### Tasks

Search

Case Number	Department	Category	Status	Last Submitted On
SBPHOK-BPRD-BPRDBACPD-UBL-13819	Banking Policy and Regulations	Basel Accord and Capital Policy	Discrepant	5/05/2021 10:40:10
SBPHOK-EPD-CHR-UBL-13544	Exchange Policy	Foreign Currency Accounts and Home Remittance	Discrepant	18/03/2021 16:17:47

< >

**Step 5:** User has been redirected to the selected case number's details



## 2.9. My Cases

### 2.9.1. Functional Description

User can check Submitted/Approved/Declined/In-Process/Discrepant cases under 'My Cases' option available in SBP RAS.

### 2.9.2. Cautions and Warnings

My Cases lists all the cases which are submitted by the User and have been decided byBPRD or Decision is awaited.

### 2.9.3. Probable Errors and Possible Causes

No Cases are showing on My Cases screen, if user has not submitted any case request.

### 2.9.4. Procedure

#### 2.9.4.1. Set-up and Initialization

User should be logged into the system.

#### 2.9.4.2. Navigational Steps

Step	Description	Navigation	Comments
1	Click on 'My Cases'	Click on 'My Cases' option in the Side Navigation Bar or Side Menu available on screen	User has been redirects to 'My Cases' Screen where All Cases shown in grid.
2	Click on a Case Request	Click on any row in the Grid shown on screen	User redirects to the details screen where the details of the selected Case Request will be shown to logged in user

## 2.9.5. User Interface

### Step 1: Click on My Cases option

The screenshot shows the 'Initiate New Case' form in the SBP Online Portal. The left sidebar contains navigation options: Home, Drafts, My Tasks, and My Cases (highlighted with a red box). The main content area has a form with the following fields:

- Department:** Select department
- Category:** Select category
- Case Type:** Select case type
- Case Title:** Select case title
- Region:** Select region

A 'Proceed' button is located at the bottom of the form. On the right side, there are three summary boxes:

- Recent Submitted Cases:** Shows 3 cases with details like Case No., Date, Dept., and Category.
- Recent Approved Cases:** Shows 'No Case with this Status'.
- Recent Discrepant Cases:** Shows 1 case with details like Case No., Date, Dept., and Category.

### Step 2: All task assigned to login user has been shown in grid. Click on a Case Number

The screenshot shows the 'Cases' grid in the SBP Online Portal. The left sidebar contains navigation options: Home, Drafts, My Tasks, and My Cases (highlighted with a red box). The main content area displays a table of cases:

Case Number	Department	Submitted By	Category	Status	Last Submitted On	Decision Date	Actions
SBPHOK-BPRD-BPRDBACPD-UBL-13829	Banking Policy and Regulations	UBL-Demo@sbp.com.pk	Basel Accord and Capital Policy	New	6/05/2021 12:04:58		
SBPHOK-BPRD-BPRDBACPD-UBL-13828	Banking Policy and Regulations	UBL-Demo@sbp.com.pk	Basel Accord and Capital Policy	New	6/05/2021 11:04:36		
SBPHOK-BPRD-BPRDBACPD-UBL-13819	Banking Policy and Regulations	UBL-Demo@sbp.com.pk	Basel Accord and Capital Policy	Discrepant	5/05/2021 10:40:10		
SBPHOK-BPRD-BPRDBLD-UBL-13622	Banking Policy and Regulations	UBL-Demo@sbp.com.pk	Banking Law	Resubmitted	5/05/2021 10:44:49		
SBPHOK-BPRD-BPRDBLD-UBL-13620	Banking Policy and Regulations	UBL-Demo@sbp.com.pk	Banking Law	In-Process	5/04/2021 12:15:56		
SBPHOK-BPRD-BPRDBACPD-UBL-13810	Banking Policy and Regulations	UBL-Demo@sbp.com.pk	Basel Accord and Capital Policy	New	4/05/2021 10:51:39		
SBPHOK-BPRD-BPRDBACPD-UBL-13758	Banking Policy and Regulations	UBL-Demo@sbp.com.pk	Basel Accord and Capital Policy	In-Process	29/04/2021 11:02:19		

### Step 3: User has been redirected to the selected case number details

The screenshot displays the SBP ONLINE PORTAL interface. The top navigation bar includes links for SBP Website, Privacy Statement, Contact, Help, and Change Role, along with a search bar and a 'Log out' button. The user is logged in as 'UBL-Demo@sbp.com.pk'. The main content area shows 'Case Information | SBPHOK-BPRD-BPRDBACPD-UBL-13829' with a status of 'New' and a submission date of '6/05/2021 12:04:58'. The case details are as follows:

Field	Value
Department	Banking Policy and Regulations
Category	Basel Accord and Capital Policy
Region	Head Office Karachi
Case Type	Credit Ratings and External Credit Assessment Institut
Case Title	Extension in submission of Credit Ratings

The 'Case Form' section includes the following fields:

- \*Brief description of the request: Brief description of the request
- \*Reference of Regulations: BPRD Circular no 6 of 2013
- Waiver or Special Permission, if any: (Empty field)

The footer contains the text: © State Bank of Pakistan. All Rights Reserved. 11, Chundriger Road Karachi Pakistan.

## 2.10. Create Case Request

### 2.10.1. Functional Description

User can create a case request and submit to BPRD. *This section gives a general description on preparation of cases.*

### 2.10.2. Cautions and Warnings

1. Select the values of Department/Category/Type/Title/Region related to the request user wants to create.
2. All data will be lost if user closes SBP RAS or clicks the back button of browser. Users must save their work before closing the SBP RAS and also within every 10-15 minutes to avoid data loss.
3. Users will not be able to submit the request without signing.
4. All the fields with '\*' tag are mandatory.
5. All fields must be filled in accordance to their Data type and Minimum/Maximum length criterion displayed in a black box on right side of respective field(s).
6. All the documents with "\*" tag are mandatory.
7. All Optional and Mandatory Documents must be scanned in PDF Format on a DPI level of 150-200 and in grayscale.
8. The name of the file must exactly match with file name given on Portal.

9. Maximum file size of a single file can be 5 MB.
10. User is allowed to attach five (05) additional documents.

**2.10.3. Probable Errors and Possible Causes**

1. User is not able to submit the request because he/she didn't attach required documents.
2. User is not able to submit the request because he/she didn't fill the mandatory fields with exact data type and minimum length.

**2.10.4. Procedure**

2.10.4.1. Set-up and Initialization

User should be logged into the system.

2.10.4.2. Navigational Steps

Step	Description	Navigation	Comments
1	Click on Select Department field	Click on Select Department field and select department from the drop down	<b>Department:</b> All the departments of SBP. <b>e.g.</b> <i>Department = Banking Policy and Regulations Department</i>
2	Click on Select Category field	Click on Select Category field and select Category from the drop down.	<b>Category:</b> All categories related to the selected case department will appear <b>e.g.</b> <i>Category = Basel Accords &amp; Capital Policy Division</i>
3	Click on Select Type field	Click on Select Type field and select Type from the drop down list	<b>Type:</b> All types related to the selected case category <b>e.g.</b> <i>Type = Basel III Liquidity Policy and Issues</i>
4	Click on Select Title field	Click on Select Title field and select case title from the drop down list	<b>Title:</b> All titles related to the selected case type
5	Click on Select Region field	Click on Select Region field and select Region from the drop down	<b>Region:</b> All regions that handles the above case request <b>e.g.</b> <i>Region = Head Office Karachi</i>

6	Click on 'Proceed' button	Click on 'Proceed' button available on screen below the region field.	The user is redirected to the create request form
7	Enter Data	Enter data in all fields	
8	Upload Required Documents	Click on the upload button available for each required document and select the documents from computer and upload them	The Documents have been uploaded successfully
9	Click on 'Sign' button	Click on the 'Sign' button available at the bottom of screen	The Case Request has been digitally signed by user

10	Click on 'Submit' button	Click on the 'Submit' button available at the bottom of screen	<p>User is redirected to the dashboard and user is prompted with message "Your request has been submitted" along with Case Request Number.</p> <p>Case status has been changed to "New"</p> <p>Case Request number generated will be in the specified format:</p> <p><b>e.g.</b></p> <p><i>SBPHOK-BPRD-BPRDBACPD-UBL-12411</i></p> <p>Case request has been forwarded to relevant officer.</p>
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## 2.10.5. User Interface

### Step 1: Select Department

The screenshot displays the 'Initiate New Case' interface on the SBP Online Portal. The 'Department' dropdown menu is expanded, with 'Banking Policy and Regulations' highlighted. Other dropdowns for 'Case Type', 'Case Title', and 'Region' are visible. The 'Recent Submitted Cases' sidebar on the right lists three cases, each with a unique ID, department, date, and category.

## Step 2: Select Category

The screenshot shows the 'Initiate New Case' form in the SBP Online Portal. The 'Department' dropdown is set to 'Banking Policy and Regulations'. The 'Category' dropdown is open, showing a list of categories: Anti-Money Laundering, Banking Law, Banking Regulations, Basel Accord and Capital Policy, Branchless and Digital Banking, Corporate Governance, Licensing, Restructuring and Privatization, Risk Policy, and Support and Liaisoning. The 'Anti-Money Laundering' option is highlighted in blue. To the right, there is a 'Recent Submitted Cases' section with three case entries. The left sidebar contains navigation options: Home, Drafts, My Tasks, My Cases, and User Management. The top navigation bar includes links for SBP Website, Privacy Statement, Contact, Help, Change Role, and a search bar. The user is logged in as 'UBL-Demo@sbp.com.pk'.

## Step 3: Select Type

The screenshot shows the 'Initiate New Case' form with the 'Case Type' dropdown menu open. The 'Department' is 'Banking Policy and Regulations' and the 'Category' is 'Banking Regulations'. The 'Case Type' dropdown is open, showing options: Approval, Exemption and Clarification of Circulars, Banking Regulations Operations, and Relaxation and Clarification of Regulations. The 'Approval, Exemption and Clarification of Circulars' option is highlighted in blue. Below the dropdown is a 'Region' dropdown set to 'Select region' and a 'Proceed' button. To the right, there is a 'Recent Approved Cases' section with one case entry. The left sidebar and top navigation bar are the same as in the previous screenshot.

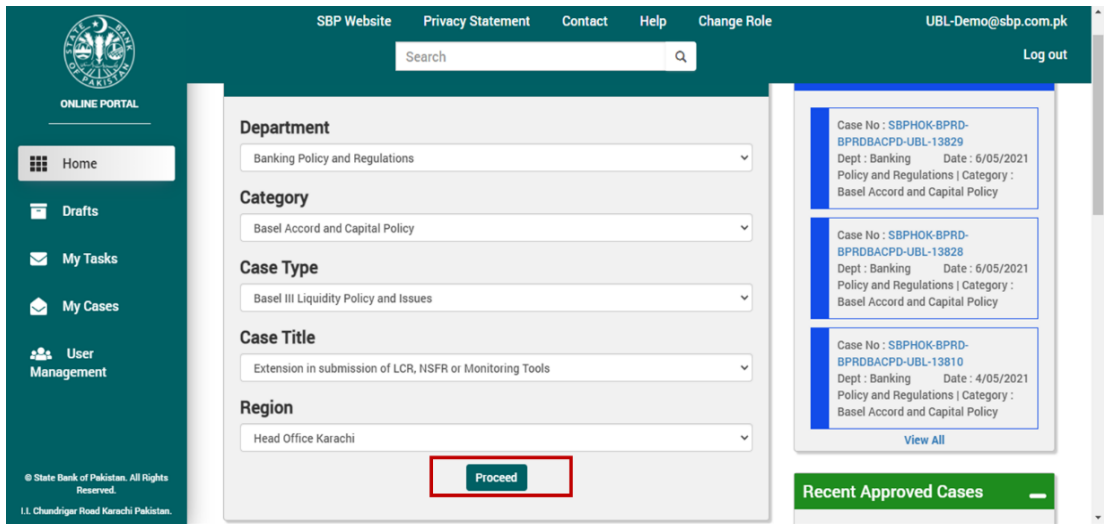
#### Step 4: Select Title

The screenshot shows the SBP Online Portal interface. The top navigation bar includes 'SBP Website', 'Privacy Statement', 'Contact', 'Help', 'Change Role', and 'UBL-Demo@sbp.com.pk'. A search bar is present. The left sidebar contains 'ONLINE PORTAL' and navigation links: Home, Drafts, My Tasks, My Cases, and User Management. The main content area has a 'Category' dropdown set to 'Banking Regulations' and a 'Case Type' dropdown set to 'Approval, Exemption and Clarification of Circulars'. The 'Case Title' dropdown is highlighted with a red box and shows a list of options: 'Select case title', 'Asset-Based Securitization - Request for Approval', 'Margin on Import of Items - Request for Exemption' (highlighted in blue), 'Others (Mention Specific Circular) - Request for Clarification', and 'Others (Mention Specific Circular) - Request for Exemption'. A 'Proceed' button is located below the dropdown. To the right, there are sections for 'Recent Approved Cases' and 'Recurring Case'.

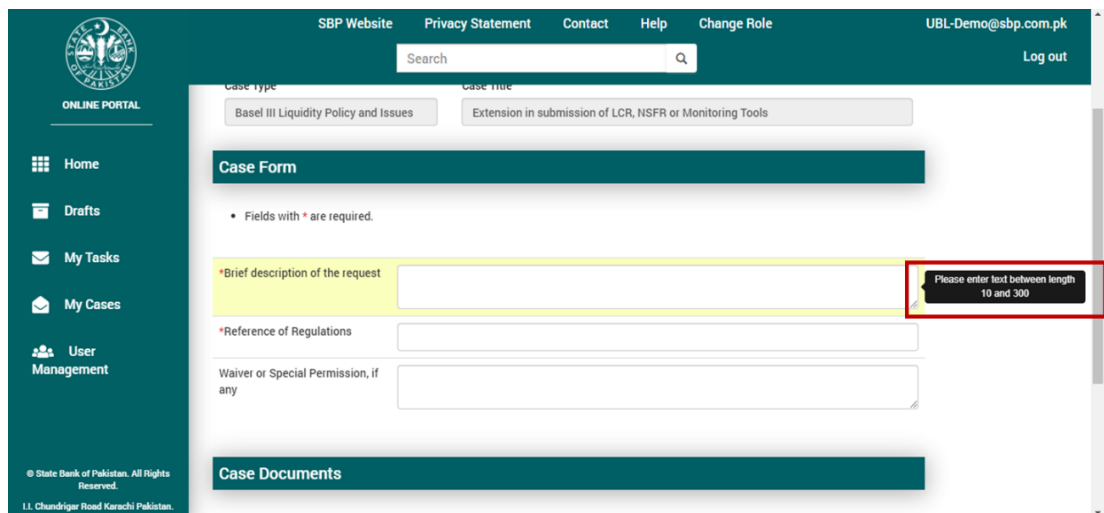
#### Step 5: Select Region (Always Head Office Karachi for cases belonging to BPRD)

The screenshot shows the SBP Online Portal interface, similar to the previous one. The 'Case Title' dropdown is now set to 'Asset-Based Securitization - Request for Approval'. The 'Region' dropdown is highlighted with a red box and shows a list of options: 'Select region', 'Select region', and 'Head Office Karachi' (highlighted in blue). The 'Proceed' button is still visible. The right sidebar and other elements remain the same.

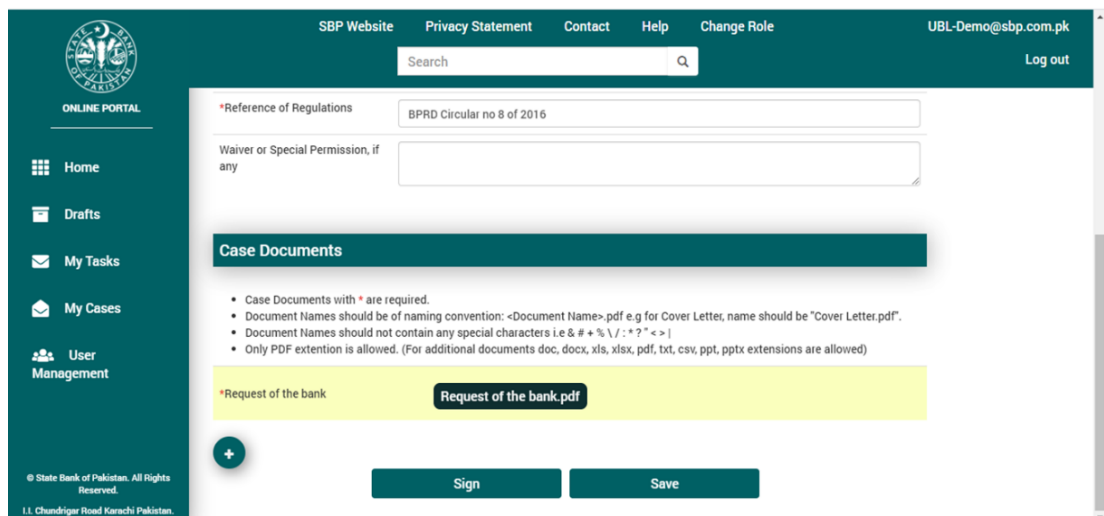
#### Step 6: Click Proceed



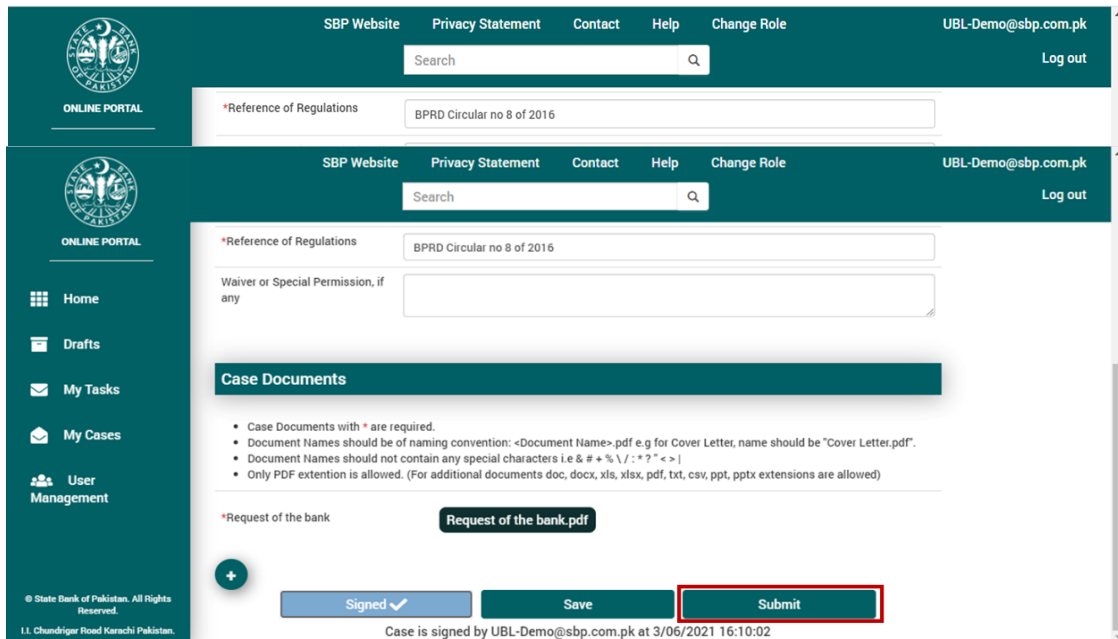
**Step 7:** Enter Data in Form Fields. For instruction of Field Data Type and length, see black box on the right side of Field.



**Step 8:** Upload required documents

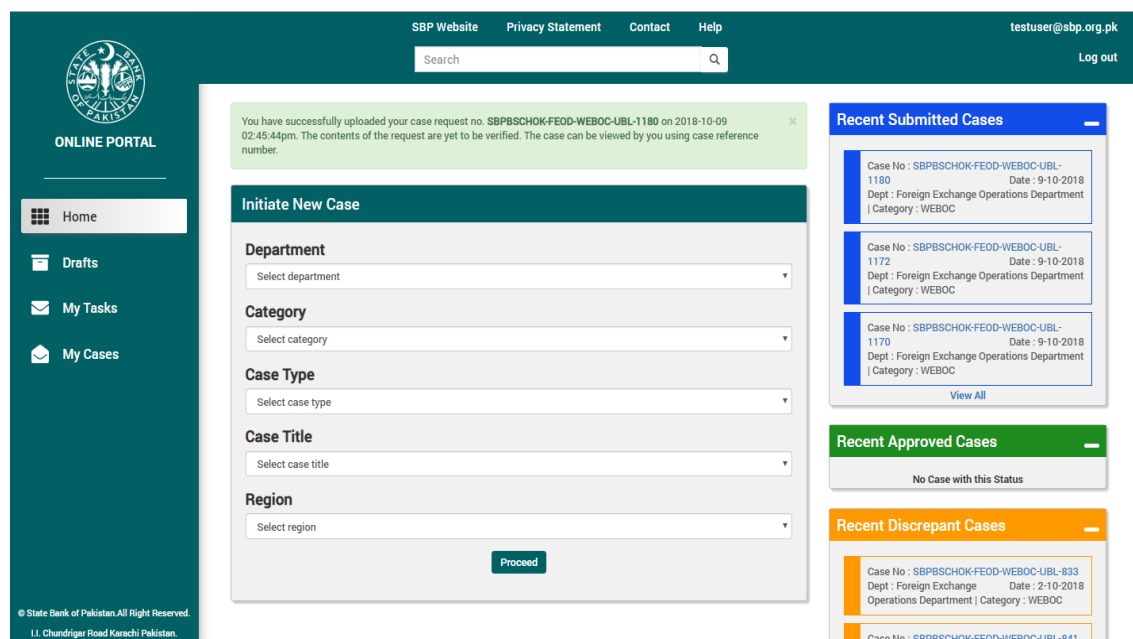


**Step 9:** Click on Sign button



**Step 10:** Click on Submit button

**Step 11:** Request has been submitted and user is redirected to the dashboard



## 2.11. Save as Draft Request

### 2.11.1. Functional Description

User can save Case Request as Draft at any time during case preparation. The draft case is viewable in Draft tab of dashboard.

### 2.11.2. Probable Errors and Possible Causes

User did not save his/her case therefore unable to view in Draft tab.

### 2.11.3. Procedure

### 2.11.3.1. Set-up and Initialization

User should be logged into the system.

### 2.11.3.2. Navigational Steps

Step	Description	Navigation	Comments
1	Select a case type by following above-mentioned procedure.	After selection of case type, click on 'Proceed' button available on screen below the region field.	The user redirects to the create request form
2	Enter Data	Enter data in all fields	
3	Upload Required Documents	Click on the upload button available for each required document and select the documents from computer and upload them	The Documents has been uploaded successfully
4	Click on 'Sign' button	Click on the 'Sign' button available at the bottom of screen	The Case Request has been digitally signed by user
5	Click on 'Save' button	Click on the 'Save' button available at the bottom of screen	Request has been saved and Draft No. is generated at bottom of screen. Case is accessible from Draft option from side navigation.
6	Click on Draft Tab	Click on Draft tab on side navigation.	All saved Drafts of User are shown.

## 2.11.4. User Interface

### Step 1: Click Proceed

The screenshot shows the SBP Online Portal Case Form interface. The top navigation bar includes links for SBP Website, Privacy Statement, Contact, Help, Change Role, and UBL-Demo@sbp.com.pk. A search bar is present. The left sidebar contains navigation options: Home, Drafts, My Tasks, My Cases, and User Management. The main content area displays the Case Form with the following fields:

- Case type: Basel III Liquidity Policy and Issues
- Case title: Extension in submission of LCR, NSFR or Monitoring Tools
- Case Form section:
  - Fields with \* are required.
  - \*Brief description of the request: [Text input field]
  - \*Reference of Regulations: [Text input field]
  - Waiver or Special Permission, if any: [Text input field]
- Case Documents section:

A red box highlights a tooltip message: "Please enter text between length 10 and 300".

### Step 2: Enter Data in Form Fields

### Step 3: Upload required documents

The screenshot shows the SBP Online Portal Case Form interface with data entered in the form fields. The top navigation bar and left sidebar are the same as in the previous screenshot. The main content area displays the Case Form with the following fields:

- \*Reference of Regulations: BPRD Circular no 8 of 2016
- Waiver or Special Permission, if any: [Text input field]
- Case Documents section:
  - Case Documents with \* are required.
  - Document Names should be of naming convention: <Document Name>.pdf e.g for Cover Letter, name should be "Cover Letter.pdf".
  - Document Names should not contain any special characters i.e & # + % \ / : \* ? " < > |
  - Only PDF extension is allowed. (For additional documents doc, docx, xls,xlsx, pdf, txt, csv, ppt, pptx extensions are allowed)
- \*Request of the bank: Request of the bank.pdf

At the bottom, there are buttons for Sign and Save.

**Step 4:** Click on Sign button

The screenshot shows the SBP Online Portal interface. The top navigation bar includes 'SBP Website', 'Privacy Statement', 'Contact', 'Help', 'Change Role', and 'UBL-Demo@sbp.com.pk'. A search bar is present. The main content area has a form with fields for '\*Reference of Regulations' (containing 'BPRD Circular no 8 of 2016') and 'Waiver or Special Permission, if any'. Below this is a 'Case Documents' section with instructions. A document titled '\*Request of the bank' is shown with a 'Request of the bank.pdf' button. At the bottom, there are 'Sign' and 'Save' buttons, with the 'Sign' button highlighted by a red box.

**Step 5:** Click on Save button. A Draft number will appear at the bottom of screen.

This screenshot shows the same form as in Step 4, but now the 'Save' button is highlighted with a red box. Below the buttons, a confirmation message reads: 'Case is signed by UBL-Demo@sbp.com.pk at 3/06/2021 16:10:02'. The 'Signed' button now has a checkmark.

**Step 6:** Saved drafts are accessible through Draft Tab. Further Saved Drafts can be deleted also.

The screenshot shows the 'Drafts' tab in the SBP Online Portal. It displays a table with the following data:

Draft Number	Department	Category	Status	Created on	Actions
Draft-3945	Banking Policy and Regulations	Basel Accord and Capital Policy	Draft	3/06/2021	Delete
Draft-3889	Banking Policy and Regulations	Corporate Governance	Draft	1/04/2021	Delete
Draft-3827	Banking Policy and Regulations	Licensing	Draft	25/03/2021	Delete
Draft-3805	Banking Policy and Regulations	Licensing	Draft	19/03/2021	Delete
Draft-3788	Payment Systems	Policy and Regulations	Draft	10/03/2021	Delete

## 2.12. Re-Submit Case Request

### 2.12.1. Functional Description

User can resubmit a discrepant case request after removing all discrepancies on the case.

### 2.12.2. Cautions and Warnings

1. The documents, which are declined by State Bank are required to be re-attached before submitting the case request.
2. All instructions of Section 3.10.2 are applicable.

### 2.12.3. Probable Errors and Possible Causes

1. All instructions of Section 3.10.3 are applicable.

### 2.12.4. Procedure

#### 2.12.4.1. Set-up and Initialization

User should be logged into the system

#### 2.12.4.2. Navigational Steps

Step	Description	Navigation	Comments
1	Click on 'My Tasks' or "Recent Discrepant Case" Notification Card.	Click on 'My Tasks' option in the Side Navigation Bar or Side Menu available on screen or "Recent Discrepant Case"	User has been redirected to "My Tasks" Screen where All Tasks shown in grid.  Case Requests with Status = Discrepant are included in my Task
2	Click on a Case Request where Status = Discrepant	Click on any row in the Grid shown on screen where Status = Discrepant	User is redirected to the details screen where the details of the selected Case Request displayed and all fields are editable
3	Upload the documents that are marked discrepant.	Click on the upload button available for each declined document and select the documents from computer and upload them.	The Documents has been uploaded successfully.
4	Enter Comments and reply to queries	Click on the comments section available at the bottom of screen	Comments/reply has been added
5	Click on 'Sign' button	Click on the 'Sign' button available at the bottom of screen	The Case Request has been digitally signed by user

6	Click on 'Submit' button	Click on the 'Submit' button available at the bottom of screen	User is Redirected to the dashboard and User prompted with message "Your request has been submitted" along with Case Request Number.  Case status will be changed to "Re-Submitted"
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**2.12.5. User Interface:**

**Step 1: Click on My Tasks or Recent Discrepant Cases**

The screenshot shows the 'My Tasks' section of the SBP Online Portal. The page has a dark green header with navigation links: SBP Website, Privacy Statement, Contact, Help, Change Role, and a user profile for UBL-Demo@sbp.com.pk. A search bar is present in the header. On the left, there is a sidebar with navigation options: Home, Drafts, My Tasks (selected), My Cases, and User Management. The main content area displays a table of tasks. The table has columns for Case Number, Title, User, Policy, Status, and Date. The row with Case Number SBPHOK-BPRD-BPRDBACPD-UBL-13819 and Status 'Discrepant' is highlighted with a red box.

Case Number	Title	User	Policy	Status	Date
SBPHOK-BPRD-BPRDBACPD-UBL-13828	Banking Policy and Regulations	UBL-Demo@sbp.com.pk	Basel Accord and Capital Policy	New	6/05/2021 11:04:36
SBPHOK-BPRD-BPRDBACPD-UBL-13819	Banking Policy and Regulations	UBL-Demo@sbp.com.pk	Basel Accord and Capital Policy	Discrepant	5/05/2021 10:40:10
SBPHOK-BPRD-BPRDBLD-UBL-13622	Banking Policy and Regulations	UBL-Demo@sbp.com.pk	Banking Law	Resubmitted	5/05/2021 10:44:49
SBPHOK-BPRD-BPRDBLD-UBL-13620	Banking Policy and Regulations	UBL-Demo@sbp.com.pk	Banking Law	In-Process	5/04/2021 12:15:56
SBPHOK-BPRD-BPRDBACPD-UBL-13810	Banking Policy and Regulations	UBL-Demo@sbp.com.pk	Basel Accord and Capital Policy	New	4/05/2021 10:51:39
SBPHOK-BPRD-BPRDBACPD-UBL-13758	Banking Policy and Regulations	UBL-Demo@sbp.com.pk	Basel Accord and Capital Policy	In-Process	29/04/2021 11:02:19
SBPHOK-BPRD-BPRDSL-UBL-13754	Banking Policy and Regulations	UBL-Demo@sbp.com.pk	Support and Liaisoning	Approved	28/04/2021 11:51:34

**Step 2: Click on a Case number where Status = Discrepant**

**Step 3:** Request will be opened in editable mode.

The screenshot shows the 'Case Form' section of the SBP Online Portal. The form is titled 'Case Form' and includes a note: 'Fields with \* are required'. The form contains three main input fields:

- \*Brief description of the request:** A text area with a tooltip that says 'Please enter text between length 10 and 300'.
- \*Reference of Regulations:** A text area.
- Waiver or Special Permission, if any:** A text area.

The top navigation bar includes 'SBP Website', 'Privacy Statement', 'Contact', 'Help', 'Change Role', and 'UBL-Demo@sbp.com.pk'. The left sidebar shows 'ONLINE PORTAL' with options for Home, Drafts, My Tasks, My Cases, and User Management.

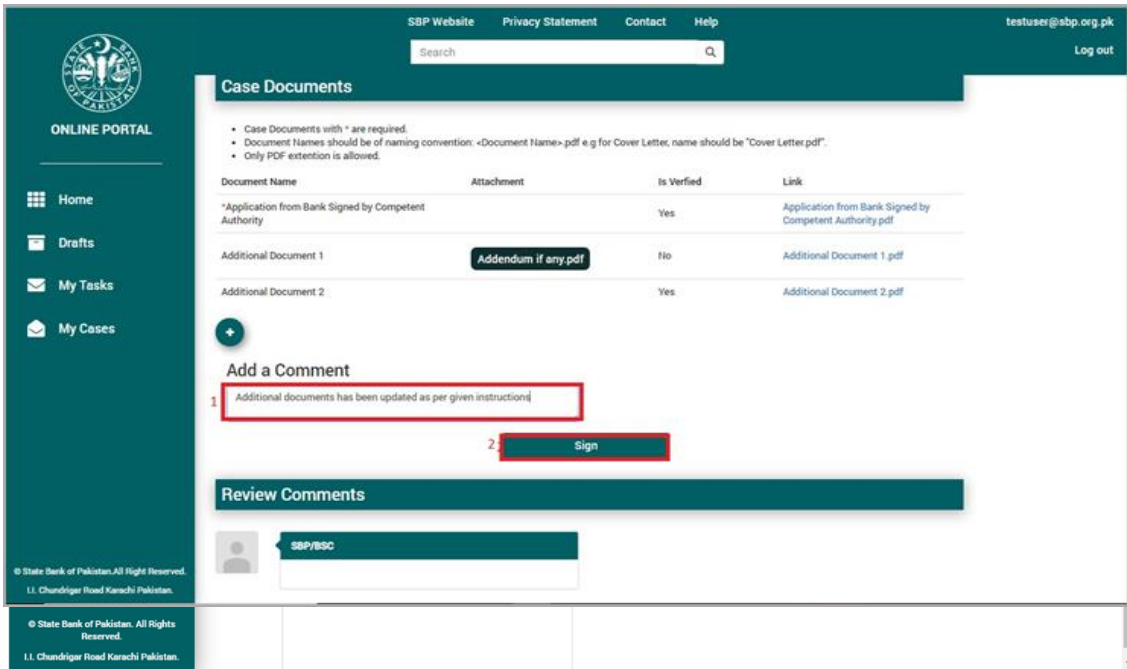
**Step 4:** Attach documents where Status = Discrepant

The screenshot shows the 'Case Documents' section of the SBP Online Portal. It includes a table with the following columns: Document Name, Attachment, Is Verified, and Link.

Document Name	Attachment	Is Verified	Link
*Application from Bank Signed by Competent Authority	Application from Bank Signed by Competent Authority.pdf	No	Application from Bank Signed by Competent Authority.pdf

Below the table, there is a 'Add a Comment' section with a text input field and a 'Sign' button. The 'Review Comments' section is also visible at the bottom.

**Step 5:** Add Comments/replies and click on Sign button



**Step 6:** Click on submit button

**Step 7:** Request has been submitted and user redirects to dashboard

## 2.13. View Case Request and Download Decision Letter of Case

### 2.13.1. Functional Description

User can view case request after case has been Approved /Declined/Closed and download the Decision letter of case requests.

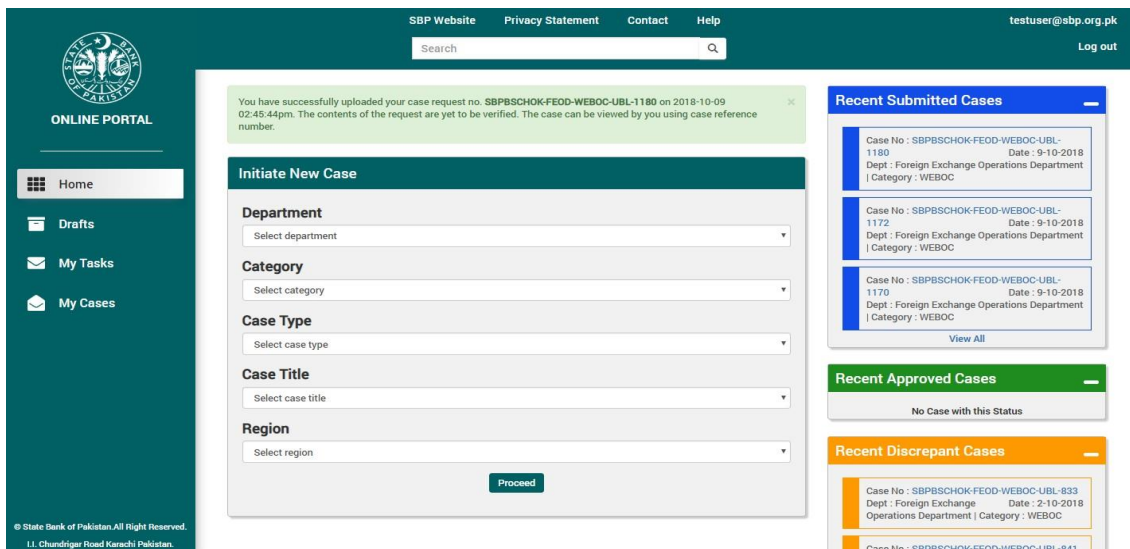
### 2.13.2. Procedure

#### 2.13.2.1. Set-up and Initialization

User should be logged into the system.

#### 2.13.2.2. Navigational Steps

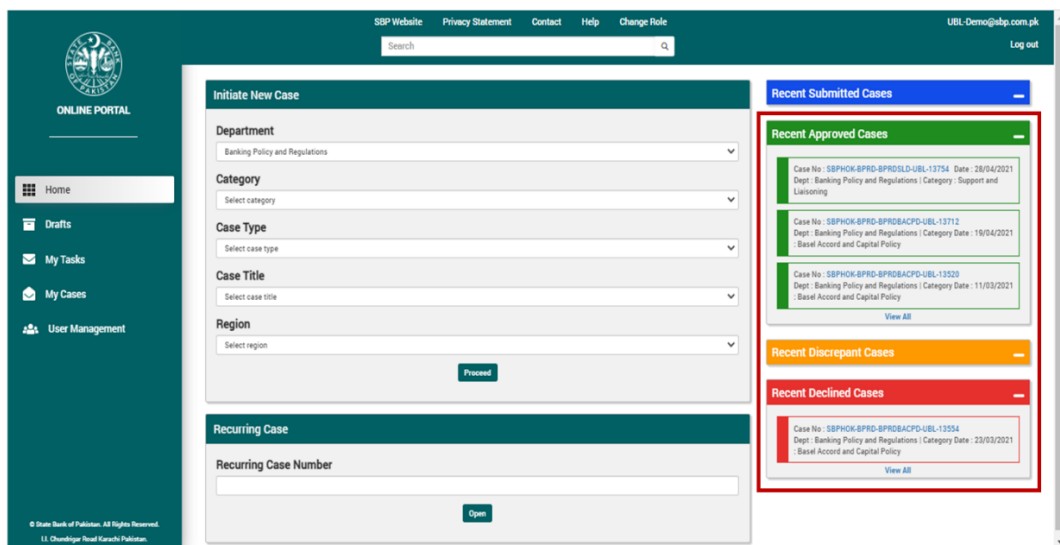
Step	Description	Navigation	Comments
------	-------------	------------	----------



1	Click on 'My Cases' or Recent Approved/ Recent Declined Notification Card.	Click on 'My Cases' option in the Side Navigation Bar or Side Menu available on screen	User is redirected to My Cases Screen where All Cases are shown in grid
2	Click on a Case Request where Status = Approved/Decline/Closed	Click on any row in the Grid shown on screen where Status = Approved/Decline/Closed	User is redirected to the details screen where the details of the selected Case Type displayed where user can download the Decision Letter.
3	Click on the "Decision Letter- Case Number"	Click on Decision Letter file link in Decision Document section	The case request Decision will be opened in new tab
4	Right click on Decision Letter file link	Go back to application tab and right click on Decision Letter file link	
5	Click on Save link as option	Click on save link as option available after right click	The Decision Letter file is downloaded on desired location

### 3.1.1. User Interface:

#### Step 1: Click on My Cases or Recent Approved/Recent Declined Notification Card



#### Step 2: Click on a case number where Status = Approved

SBP Website Privacy Statement Contact Help Change Role UBL-Demo@sbp.com.pk

Search  Log out

**ONLINE PORTAL**

- Home
- Drafts
- My Tasks
- My Cases**
- User Management

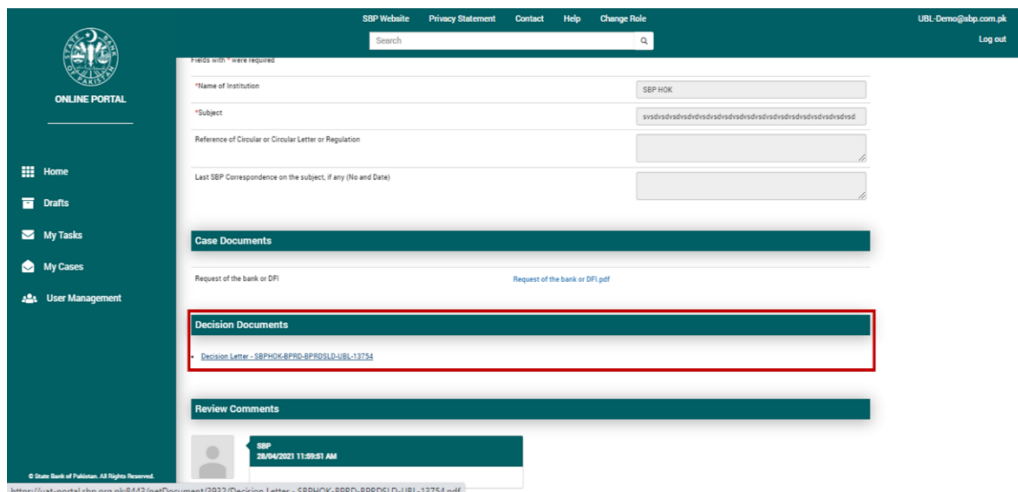
© State Bank of Pakistan. All Rights Reserved.  
I.I. Chundrigger Road Karachi Pakistan.

**Cases**

Export as Excel Sheet

Case Number	Department	Submitted By	Category	Status	Last Submitted On	Decision Date	Actions
SBPHOK-BPRD-EPROBACFD-UBL-13026	Banking Policy and Regulations	UBL-Demo@sbp.com.pk	Basel Accord and Capital Policy	New	6/05/2021 12:04:56		
SBPHOK-BPRD-EPROBACFD-UBL-13028	Banking Policy and Regulations	UBL-Demo@sbp.com.pk	Basel Accord and Capital Policy	New	6/05/2021 11:04:36		
SBPHOK-BPRD-EPROBACFD-UBL-13819	Banking Policy and Regulations	UBL-Demo@sbp.com.pk	Basel Accord and Capital Policy	Discrepant	5/05/2021 10:40:10		
SBPHOK-BPRD-EPROBELD-UBL-13022	Banking Policy and Regulations	UBL-Demo@sbp.com.pk	Banking Law	Resubmitted	5/05/2021 10:44:49		
SBPHOK-BPRD-EPROBELD-UBL-13020	Banking Policy and Regulations	UBL-Demo@sbp.com.pk	Banking Law	In-Process	5/04/2021 12:15:56		
SBPHOK-BPRD-EPROBACFD-UBL-13010	Banking Policy and Regulations	UBL-Demo@sbp.com.pk	Basel Accord and Capital Policy	New	4/05/2021 10:51:39		
SBPHOK-BPRD-EPROBACFD-UBL-13758	Banking Policy and Regulations	UBL-Demo@sbp.com.pk	Basel Accord and Capital Policy	In-Process	20/04/2021 11:02:19		
SBPHOK-BPRD-EPROBELD-UBL-13754	Banking Policy and Regulations	UBL-Demo@sbp.com.pk	Support and Liaisoning	Approved	28/04/2021 11:51:34	28/04/2021 11:59:32	
SBPHOK-BPRD-EPROBACFD-UBL-13712	Banking Policy and Regulations	UBL-Demo@sbp.com.pk	Basel Accord and Capital Policy	Approved	19/04/2021 15:41:26	20/04/2021 13:57:50	
SBPHOK-BPRD-EPROBELD-UBL-13619	Banking Policy and Regulations	UBL-Demo@sbp.com.pk	Banking Law	New	2/04/2021 16:01:23		

**Step 3:** The request has been opened in read-only mode. Click on Decision



**Step 4:** The Decision Letter will be opened in new tab. You may save the PDF copy now.



## 2.14. Search Case Request from My Cases

### 2.14.1. Functional Description

User can search case requests details created by him/her using Case Request Number. Administrator of a Bank can view all cases of his/her bank in read-only format.

### 2.14.2. Cautions and Warnings

1. The Case request number should be valid to search a case request.
2. Partial request numbers can also be used to search a case request.

### 2.14.3. Probable Errors and Possible Causes

1. The entered case request number does not exist.
2. The entered case request number is not created by logged in User except in case of Administrator.
3. In case of bank administrator, the entered case number does not belong to his user group.

### 2.14.4. Procedure

#### 2.14.4.1. Set-up and Initialization

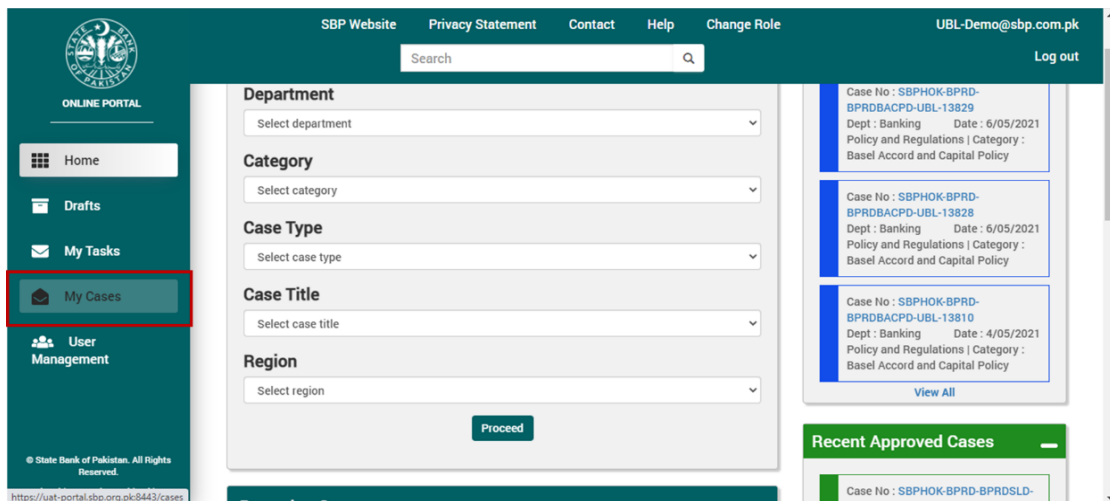
User should be logged into the system.

#### 2.14.4.2. Navigational Steps

Step	Description	Navigation	Comments
1	Login to the SBP RAS.	Login to the SBP RAS as described in the login scenario	User is redirected to the dashboard
2	Click on 'My Cases'	Click on 'My Cases' option in the Side Navigation Bar or Side Menu available on screen	User is redirected to My Cases Screen
3	Enter Case Request Number in Search Box	Click on Search field available above the Case Request grid and Enter Case Request Number	<b>Case Request Number:</b> Case Request number generated at the time of submission
4	Enter Keyword Search Box	Click on Search field available above the Case Request grid and Enter Case Request Number	<b>Keyword:</b> Keyword defined in meta data or tagged with document
5	Click on a search record	Click on a Search record appear in grid	Application opens up the detailed Case request in a separate screen where all data will be read-only.

#### 2.14.5. User Interface

**Step 1:** Click on My Cases.



**Step 2:** Enter Case request number in the search box available above my cases grid

The screenshot shows the SBP Online Portal interface. At the top, there is a navigation bar with links for SBP Website, Privacy Statement, Contact, Help, Change Role, and a user profile for UBL-Demo@sbp.com.pk. Below the navigation bar is a search box. The main content area is titled 'Cases' and contains a table with columns: Case Number, Department, Submitted By, Category, Status, Last Submitted On, Decision Date, and Actions. A red box highlights the 'Export as Excel Sheet' button and the search box above the table.

Case Number	Department	Submitted By	Category	Status	Last Submitted On	Decision Date	Actions
SBPHOK-BPRD-BPRDBACPD-UBL-13829	Banking Policy and Regulations	UBL-Demo@sbp.com.pk	Basel Accord and Capital Policy	New	6/05/2021 12:04:58		
SBPHOK-BPRD-BPRDBACPD-UBL-13828	Banking Policy and Regulations	UBL-Demo@sbp.com.pk	Basel Accord and Capital Policy	New	6/05/2021 11:04:36		
SBPHOK-BPRD-BPRDBACPD-UBL-13819	Banking Policy and Regulations	UBL-Demo@sbp.com.pk	Basel Accord and Capital Policy	Discrepant	5/05/2021 10:40:10		
SBPHOK-BPRD-BPRDBLD-UBL-13622	Banking Policy and Regulations	UBL-Demo@sbp.com.pk	Banking Law	Resubmitted	5/05/2021 10:44:49		

**Step 3:** Request has been searched successfully and shown in grid

The screenshot shows the SBP Online Portal interface after a search. The search box now contains the number '13619'. The table below it displays the search results for this case number. A red box highlights the search box and the table.

Case Number	Department	Submitted By	Category	Status	Last Submitted On	Decision Date	Actions
SBPHOK-BPRD-BPRDBLD-UBL-13619	Banking Policy and Regulations	UBL-Demo@sbp.com.pk	Banking Law	New	2/04/2021 16:01:23		

## 2.15. Category Specific Instructions

### 2.15.1. Functional Description

In this section, instructions related to specific case categories, types and title will be described. Banks can submit cases for the following categories and types. These are subject to change:

#### Department

## Banking Policy and Regulations

### **Case Category & Types**

#### **i. Basel Accord & Capital Policy Division**

- a. Initiation of Parallel run & Adoption of Advance Approaches
- b. Capital Framework (Including MCR, CAR & RWAs), Leverage Ratio Policy and Related Issues
- c. Basel III Liquidity Policy and Issues
- d. Credit Ratings and External Credit Assessment Institutions (ECAIs)
- e. Others

#### **ii. Banking Regulations Division**

- a. Relaxation & Clarification of Regulations
- b. Approval, Exemption & Clarification of Circulars
- c. Banking Regulations Operations
- d. Others

#### **iii. Anti-Money Laundering Division**

- a. AML/ CFT/ CPF Regulations
- b. ML/ TF/ PF Risks
- c. Roshan Digital Account (RDA)
- d. Targeted Financial Sanctions (TFS)
- e. Asaan Accounts & Asaan Remittance Accounts
- f. Others

#### **iv. Restructuring and Privatization Division**

- a. Policy
- b. Acquisition & Privatization
- c. Restructuring, Mergers & Amalgamation
- d. Liquidation & Write-offs
- e. Others

#### **v. Corporate Governance Division**

- a. Fit and Proper Test of BODs
- b. Fit and Proper Test of President, CEO or MD
- c. Fit & Proper Test of Overseas Executives
- d. Clarification, Guidance and Feedback on Regulatory & Legal Requirements
- e. Exemption request: Other than from FPT Assessment Criteria
- f. Others

#### **vi. Risk Policy Division**

- a. Establishment of Subsidiaries
- b. Audit Related Matters
- c. Financial Disclosure
- d. Product Review
- e. Risk Policy Matters
- f. Others

#### **vii. Licensing Division**

- a. Annual Branch Expansion Plan
- b. Bank Licensing (Conventional, Islamic, Microfinance, Change of Name of Bank)
- c. Overseas Offices (Opening, Closure, Shifting, EPZ)
- d. Branch & Network Related (Shifting, Opening, Closure, Merger etc.)
- e. Islamic Banking Operations by Conventional Banks (Conversion of bank from Conventional to Islamic, Conversion of CBBs into IBBs, Opening, Shifting and, or Closing IBWs)
- f. Mobile Van Banking Operations
- g. NOC for amendment in M&AoA
- h. Others

**viii. Banking Law Division**

- a. Legislation
- b. Litigation or Court Cases
- c. Relaxations and Regulatory Guidance
- d. Cost of Funds
- e. Willful Default and, or National Accountability Ordinance, 1999
- f. Others

**ix. Support & Liaisoning Division**

- a. Matters relating to banks, DFIs & MFBs Timings & Service Charges
- b. Exit Control List (ECL)
- c. Deposit Protection Corporation Issues
- d. Others

**x. Branchless and Digital Banking Division**

- a. Outsourcing
- b. Enterprise Technology Governance
- c. Branchless Banking
- d. Third Party Service Provider (TPSP)
- e. Digital Banking
- f. Others

After selection of relevant case titles against each of the above case types, user must ensure submission of clear, elaborate and complete information as required under form fields and subsequently submit documents as required. The instructions should be read with instructions given in the relevant sections of the document.

## Business Continuity Planning

### 3.1. Functional Description

Any event that could negatively impact operations at department end. A Business Continuity Plans' SOP outlines a range of disaster scenarios and the steps the department will take in any particular scenario to return to normal course of business. The disaster can originate from internal as well as external factors.

#### **Scenario 1**

Any outage of accessibility to the SBP RAS at bank end. I.e. Bank users are unable to access SBP RAS due to their internal disaster or outage of the system/network etc.

#### **Steps to be followed**

Bank will check whether they can access the system from any alternate site, and in case they are able to access the system from alternate site, they will submit the case from there. However, the unavailability of the system from a given work site should be communicated to SBP on given email address or through Service Desk.

In case, ADs are unable to access the SBP RAS from multiple locations, they are advised to bring non-accessibility of the system to SBP's notice through email/phone/service desk on priority basis. In this duration, the following alternatives can be adopted:

- Any case of immediate nature may be submitted to BPRD in hard form along with the undertaking that "The case is submitted in hard form due to unavailability of the Online Case Submission System and the subject case will be submitted online once the system is accessible by our Bank." After the resolution of issue and once the bank has gained access to the system, the cases submitted in the hard form will be uploaded on the system by the bank.

#### **Scenario 2**

Internal disaster/issue at SBP's end might result in unavailability of SBP RAS to banks for 24-48 hours depending upon issue at hand. It may also result into loss of data of up to 4 hours that was uploaded by the banks during the time issue occurred.

#### **Steps to be followed**

In case, banks are unable to access the SBP RAS, they are advised to bring non-accessibility of the system to SBP's notice through email/phone/service helpdesk on priority basis. In this duration, any case of immediate nature may be submitted to BPRD in hard form along with the undertaking that "The case is submitted in hard form due to unavailability of the Online Case Submission System and the subject case will be submitted online once the system is accessible by our Bank." After the

resolution of issue and once the bank has gained access to the system, the cases submitted in the hard form will be uploaded on the system by the bank.