



KNOWLEDGE MANAGEMENT PORTAL (KM) – REGULATORY APPROVAL SYSTEM (RAS) FOR EXPORT FINANCE OPERATIONS USER MANUAL

Version 1.0

19th January 2022

**DEVELOPMENT FINANCE SUPPORT DEPARTMENT
SBP BANKING SERVICES CORPORATION, KARACHI**

DISCLAIMER

The information contained herein is for the guidance of users of commercial banks to effectively utilize Knowledge Management Portal (KM) – RAS in transmitting cases to SBP BSC. The instructions contained herein in no way substitute the specific policy instructions on the Export Finance Scheme and Islamic Export Refinance Scheme issued from time to time by Infrastructure, Housing & SME Finance Department, State Bank of Pakistan. Any deviation found herein shall invariably be reported to us for clarification at our end.

PREFACE

With a view to enhance operational efficiency and increase ease-of-doing business, SBP and SBP BSC have revamped the function of Export Finance Scheme (EFS) and Islamic Export Refinance Scheme (IERS) by digitalizing & centralizing the operations in SBP BSC Karachi. Further, some of the functions under the aforementioned schemes have been delegated to commercial banks. With the revamped mechanism, SBP's Knowledge Management Portal (KM) – RAS will serve as prime communication channel between SBP BSC Karachi Office and commercial banks for matters pertaining to EFS & IERS.

The processes of EFS & IERS have been revamped in consultation with commercial banks and comprehensive testing of KM-RAS has been executed by teams of commercial banks & SBP BSC. Moreover, SBP BSC had also organized capacity building sessions for officials of commercial banks in which complete end-to-end cycles were practiced. We appreciate the efforts of commercial banks in providing support and feedback to SBP BSC.

Dealing branches of commercial banks shall provide finance to exporters across Pakistan after collection of necessary documents and due diligence as per existing instructions of the scheme against eligible products excluding those mentioned in the Negative List vide SBP circulars issued from time to time. Records of cases / loans will be maintained by branches of commercial banks and the same will be verified by on-site verification teams of SBP BSC field offices.

Banks will upload consolidated CSV file (only one file per day against each category) on KM–RAS as per nature of the activity/transaction under EFS / IERS Part-I/II through prescribed formats latest by 3:00 pm on daily basis.

This User Manual has been created by DFSD for convenience of banks' users. Snapshots from KM-RAS and associated procedures for transmitting CSV files through correct menus have been explained in adequate details. Efforts have been made to provide all necessary information. The users will benefit from using step-by-step process provided in this document.

REVISION HISTORY

Version	Author(s)	Description of Changes	Effective Date
1.0	i. Ahsan Kamal Director, DFSD ii. Muhammad Adeel Khan Joint Director, DFSD iii. Kamran Tahir Deputy Director, DFSD iv. Arslan Khalid Assistant Director, DFSD v. Muhammad Faheem Javed Khan Assistant Director, DFSD	N/A	1 st February 2022

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SECTION A: INTRODUCTION, IMPORTANT GUIDELINES AND SOPS FOR USING KM-RAS

This section provides an introduction of Knowledge Management Portal (KM) / Regulatory Approval System (RAS), important guidelines and detailed standard operating procedures (SOPs) for using KM-RAS.

1. INTRODUCTION

SBP Knowledge Management Portal (KM)-Regulatory Approval System (RAS) is a web-based portal, which enables the commercial & Islamic banks, DFIs and other external stakeholders to submit their cases to various departments of SBP and its subsidiaries. This user manual provides detailed procedures to the users of commercial banks for transmission of information relating to EFS & IERS to SBP BSC.

1.1 Intended Audience

The document is intended for the users of commercial and Islamic banks who will use the KM-RAS for the transmission of EFS information to SBP BSC Karachi. The user must have the knowledge of operations of EFS & IERS and relevant rules and regulations in order to fully understand & utilize the KM-RAS.

1.2 Applicability Statement

This document is based on the version 1.0 of SBP KM-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 information relating to EFS & IERS through KM-RAS to SBP BSC Karachi. The step-by-step instructions are provided along with screenshots of the system to explain the procedures to the user for the submission of information.

1.4 DFSD Helpdesk

Please send enquiries to dfsdhelpdesk@sbp.org.pk for matters related to EFS reporting via KM-RAS.

2. IMPORTANT GUIDELINES

- 2.1 Updated version of Microsoft Edge or Google Chrome must be used when operating KM-RAS for transmitting data of EFS & IERS cases.
- 2.2 Development Finance Support Department, SBP BSC (DFSD) will create one administrator for each bank who will be responsible for creating and managing additional users of their respective banks as per guidelines of SBP & SBP BSC. The number of users allowed for each bank will be conveyed separately by DFSD.
- 2.3 Banks will be allowed access to KM-RAS 24/7; however, banks will be able to transmit the cases to SBP BSC during Official Banking Hours as announced by BPRD from time to time.
- 2.4 After successful login, a pop up message regarding terms and conditions will appear on first screen.

Welcome to SBP
 You have logged in to SBP. Do you
 want to comply with the terms and
 conditions?

Terms and conditions



User(s) must read these terms and condition and comply with these terms and conditions at all times. Failure to comply with these terms and conditions may result in punitive action(s) against respective banks and its official(s).

- 2.5 SBP KM-RAS login session will expire after 20 minutes of inactivity and any unsaved data will be lost. Therefore, all important work should be saved before leaving the system idle.
- 2.6 Banks are advised to develop their internal operational control mechanism to ensure that information submitted to SBP BSC complies with following criteria at least:
 - a. Users authorized to send bank's requests to SBP BSC via KM-RAS have obtained necessary approvals from relevant authority prior to submission of cases.
 - b. Cases are complete in all respects and compliant with applicable instructions issued by SBP & SBP BSC.
 - c. Retention of original paper documents for future references or production of same in order to mitigate the legal risk.
- 2.7 Failure to comply with these instructions will result in Penal Action(s) against banks and its officials under respective laws, rules and regulations.
- 2.8 Specific CSV file formats for each activity have been defined. Users must ensure that files are uploaded in specific case type / activity.
- 2.9 Banks will ensure that the CSV file to be uploaded on the KM-RAS must meet following specifications.

- a. All information / file being entered / uploaded must not contain any malware, virus or any malicious code. All information/file should be scanned with up-to-date and well-known anti-virus / anti-malware / APT solution prior to upload in KM-RAS.
 - b. CSV file size should not exceed 5 MB.
- 2.10 Banks must upload only one CSV file for each type of activity in a day (if there are transactions to report to SBP BSC). Two or more CSV files for a single type of activity must not be submitted to SBP BSC in a single day. However, in exceptional circumstances, prior consent of DFSD or SBP BSC Karachi must be obtained.
- 2.11 Banks are obligated to ensure that they are reporting information pertaining to their banks only, via KM-RAS.
- 2.12 Document to be uploaded on the KM-RAS should be named as per the specific naming convention specified for each activity type. Files which are not named as per specified naming convention will not be processed by SBP BSC Karachi and returned to concerned commercial banks.
- 2.13 After entries have been entered in CSV files, all cells must be formatted to 'text' type.
- 2.14 All mandatory fields in the case form and mandatory documents are marked with asterisk (*) in KM-RAS.
- 2.15 Banks must choose 'Yes' in undertaking field, before submitting data to SBP BSC.
- 2.16 After successful submission of case, the system generated unique number will appear on home screen that should be noted for future references and to locate the case in the system.
- 2.17 Approved / declined cases will be shown under the tab of 'My Cases' from where the decision letter can be seen and downloaded.
- 2.18 All approved / declined / closed cases data and respective attachments will be available online for 6 months, after which the cases will be removed from KM-RAS. It is the responsibility of the stakeholders to download / store any required information and documents.
- 2.19 Codes for exporters and banks will be communicated to banks by DFSD, separately.
- 2.20 Banks shall, when processing data, take practical steps to protect the data from any loss, misuse, modification, unauthorized or accidental access or disclosure, alteration or destruction by having regard to the nature of the data and the harm that would result from such loss, misuse, modification, unauthorized or accidental access or disclosure, alteration or destruction.
- 2.21 The Banks shall ensure that the information and information processing facilities are protected against malware. Moreover, the security controls for detection and prevention are implemented, combined with appropriate user awareness.
- 2.22 Banks should keep the original documents received from their customers as they are bound to produce original document(s) as and when required by SBP/SBP BSC.
- 2.23 It is the responsibility of the banks to ensure the cases are complete and submitted within the due dates for processing by SBP BSC. The banks shall be liable for any litigation or loss incurred by the party, in case of any delay in the submission or incomplete submission of

information. SBP BSC shall not take any responsibility for incomplete or delayed submission of cases.

SECTION B: GENERAL INSTRUCTIONS

This section contains general instructions on the revised mechanism for transmission of EFS / IERS cases to SBP BSC by commercial banks.

1. GENERAL INSTRUCTIONS

As part of digitalization efforts, SBP & SBP BSC have shifted existing paper-based functions under Export Finance Scheme (and Islamic Export Refinance Scheme) to electronic format and centralized all functions, currently performed by thirteen (13) SBP BSC offices, in one (1) SBP BSC office, i.e. SBP BSC Karachi. Moreover, some of the functions have also been delegated to commercial banks in order to reduce turn-around time of cases. Some of the important features of the revised framework are as under:

1.1 Finance Agreement and Demand Promissory Note for Bank's Refinance Limit

Form A (Form of the Agreement Submitted by the Principal / Head Office of the Scheduled Bank) and Demand Promissory Note (for total refinance limit) will be submitted in printed & signed form by the commercial banks to SBP BSC Karachi as per existing practice and no change in procedure has been implemented in this respect.

1.2 Parallel-run of KM-RAS and Manual Processing

Starting 1st October 2021, digitized process of KM-RAS will be run in parallel with existing manual process for four (4) weeks. During parallel-run, banks will submit consolidated CSV files via KM-RAS for all EFS & IERS related activities of their branches and those branches will submit hard-copies of documents to relevant SBP BSC field offices. Banks must ensure that consolidated CSV files submitted via KM-RAS are mirror image of the printed / hard-form documents submitted to SBP BSC office. In case of any mismatch or any other error in either CSV file or hard-form document, CSV files will not be processed by SBP BSC until discrepant entries are rectified by the bank.

1.3 Electronic Reporting of Data

After completion of parallel-run, hard-copies of statements (such as exporters' DP notes and undertakings) and forms (such as Form-D, Annexure-D, EPRC, debit authority, etc.) will not be submitted to SBP BSC offices with cases henceforth; rather the information contained in those statements will be consolidated in prescribed CSV format files and transmitted to SBP BSC Karachi via KM-RAS. Also, scanned documents of such documents must not be transmitted to SBP BSC. It is important to note that no new information, other than those already provided by them to SBP BSC, will be sought from commercial banks. SBP BSC will also direct all communications with banks regarding EFS / IERS cases through KM-RAS exclusively.

However, banks will continue to make existing statements / forms for both EFS Part-I and EFS Part-II as per existing practice and keep these documents with themselves, along with other records of the cases.

1.4 Delegation of Functions to Commercial Banks

Functions like detection of irregularities & recovery of penalty from exporters under EFS Part-I, sub-allocation of banks' limits within their regions, sub allocation of exporters' limits across regions in a same bank, verification of rollover requirements, etc. have been delegated to commercial banks and will be exclusively performed by them.

1.5 Reporting Format and Frequency

Files must be saved in CSV type only and data must be reported in prescribed format to ensure smooth processing by SBP's IT systems. Also, one CSV file for each type of activity must be created on each working day (if there are cases in that activity) and transmitted via KM-RAS, latest by 3:00 PM. Files transmitted after 3:00 PM will be treated to have been received by SBP BSC on next working day.

1.6 User Authorization

SBP BSC will create and share accessing credentials for authorized users of commercial banks, as shared by the bank. All information reported by the users will be treated to have been reported on behalf of the commercial bank.

1.7 No Change in Existing Procedures between Banks and Exporters

As part of the project, transaction leg between SBP BSC and commercial banks will be digitalized only and there will be no change in transaction leg between banks & exporters. Hence, branches of banks will continue to deal with the exporters as per existing practice.

1.8 Exports Overdue Certificate

Exports Overdue Reporting Certificate (EORC) will only be submitted twice every year on any date suitable to the exporter and its validity period will be six months from date of its submission to SBP BSC.

1.9 Processing of EE-1 & EF-1 Statements

EE-1 and EF-1 statements will be prepared and submitted by banks to Foreign Exchange Operations Units (FEOU) in electronic (MS Excel based) format as per current practice. After intimation by FEOU to bank that their EE-1/EF-1 statements have been verified, bank will originate a case via KM-RAS to request SBP BSC Karachi to allocate refinance limit and / or to conduct performance matching exercise.

1.10 Performance based Mark-up Rebate

Claims for performance based mark-up rebates will be submitted in prescribed format via KM-RAS. However, banks will be obligated to ensure that the particular exporter has fulfilled all requirements to warrant a rebate on mark-up under EFS Part-II.

1.11 Outstanding Loans

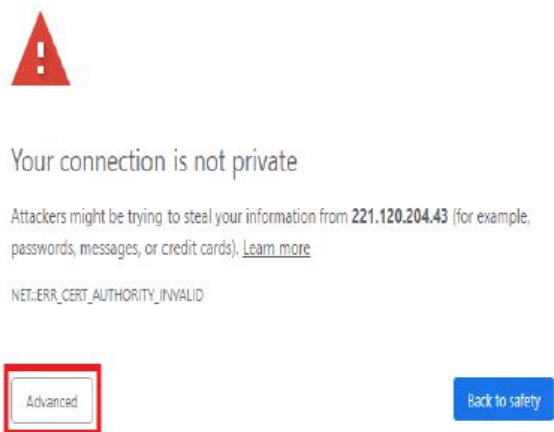
All repayments of EFS / IERS loans, outstanding as on 30th September 2021, will be processed by respective SBP BSC offices as per existing mechanism.

SECTION C: ACCESSING KM-RAS FOR EFS

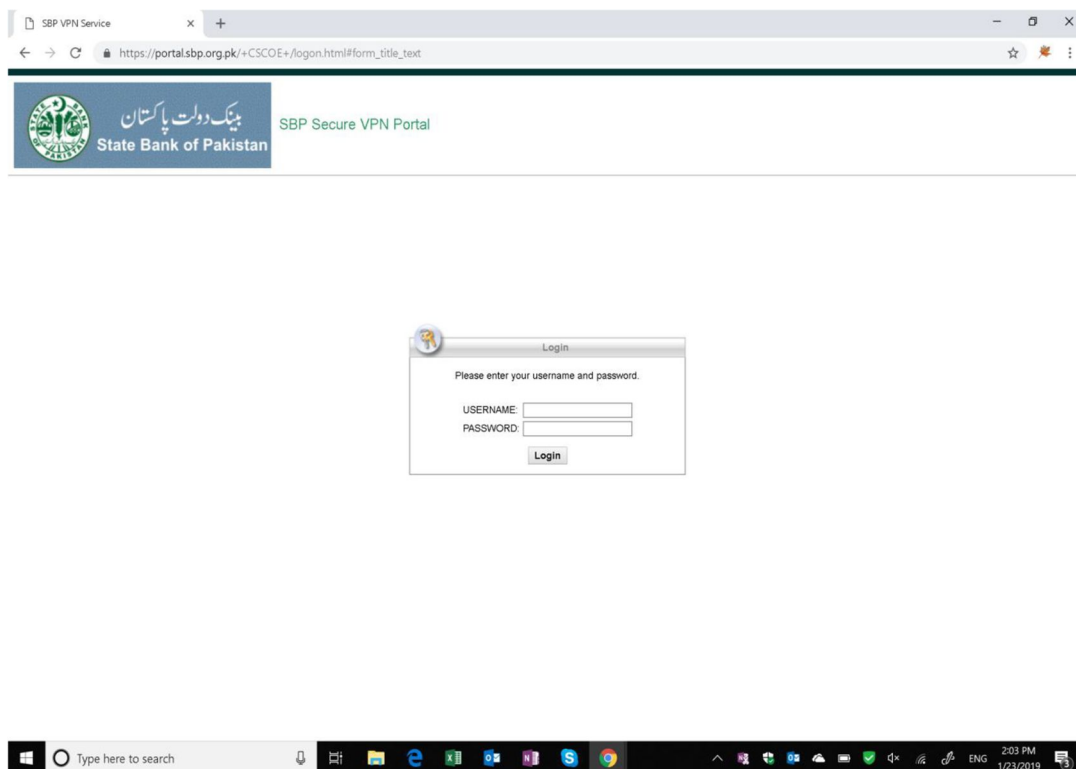
This section contains guidelines for accessing KM-RAS by authorized users of commercial banks to transmit EFS / IERS cases to SBP BSC and to obtain status of already submitted cases.

1. ACCESSING KM-RAS

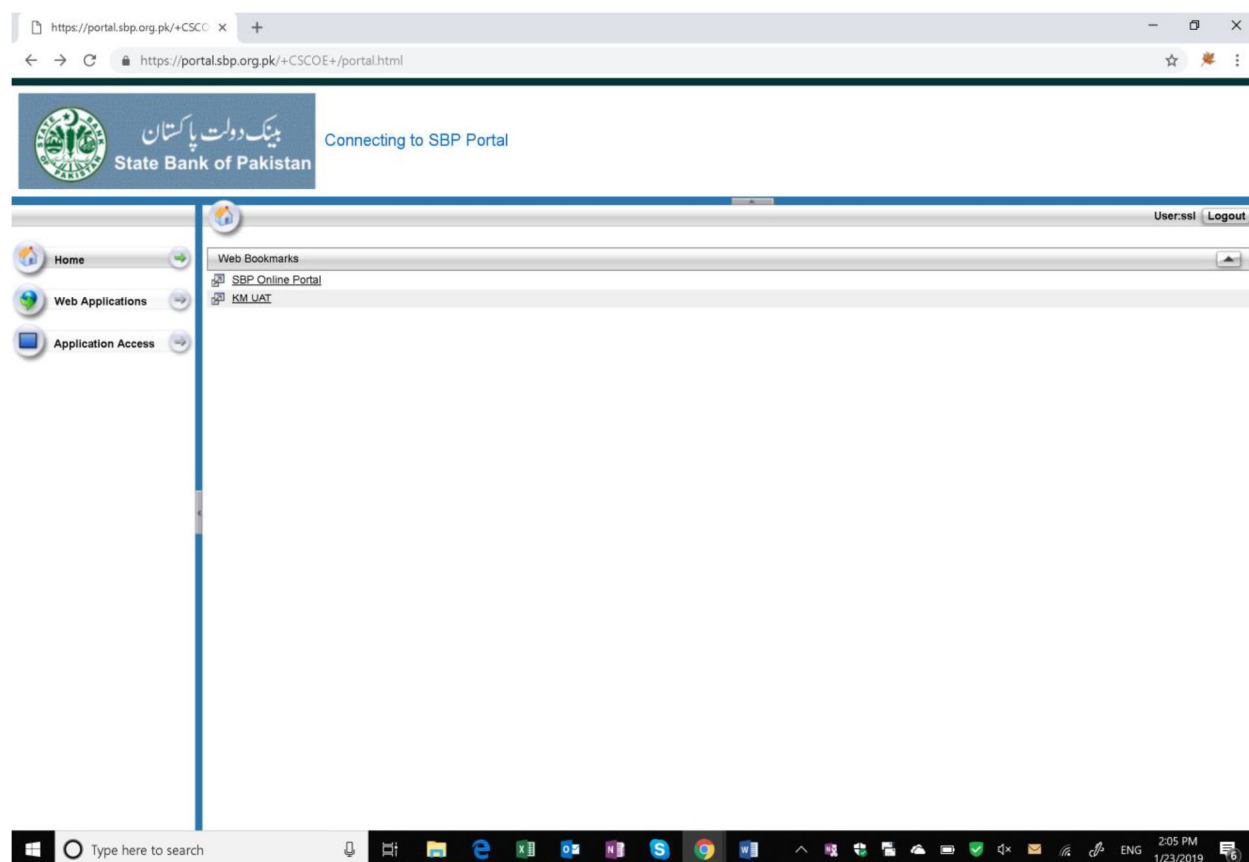
1. Open the portal with following link: <https://portal.sbp.org.pk/km>.
2. If following screen appears, click on 'Advanced' button and proceed to given URL.



3. On following login screen, provide same Firewall portal User ID/Password provided in second email and click on Login button.



4. Select “SBP Online Portal” link in Web Bookmarks area.



5. User will be landed to External Portal Login Page and following login screen will appear. Enter email ID and password.

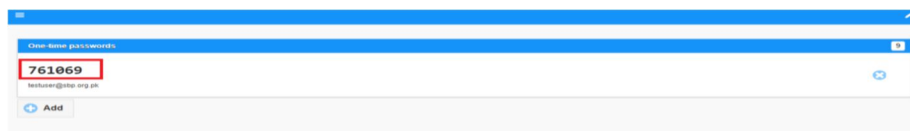


6. Click on 'Continue'  button.



The screenshot shows the State Bank of Pakistan Online Portal Sign in screen. At the top, there is the State Bank of Pakistan logo and name in Urdu and English. Below this, the text 'Online Portal' is displayed. The 'Sign in' section contains an 'Email' field with the text 'Ubl-demo@sbp.com.pk' and a 'Password' field with masked characters. To the right of the password field is a 'Continue' button with a circular arrow icon. Below the password field 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.'

7. The user is redirected to Enter OTP screen. Go to GAuth tab and copy the code



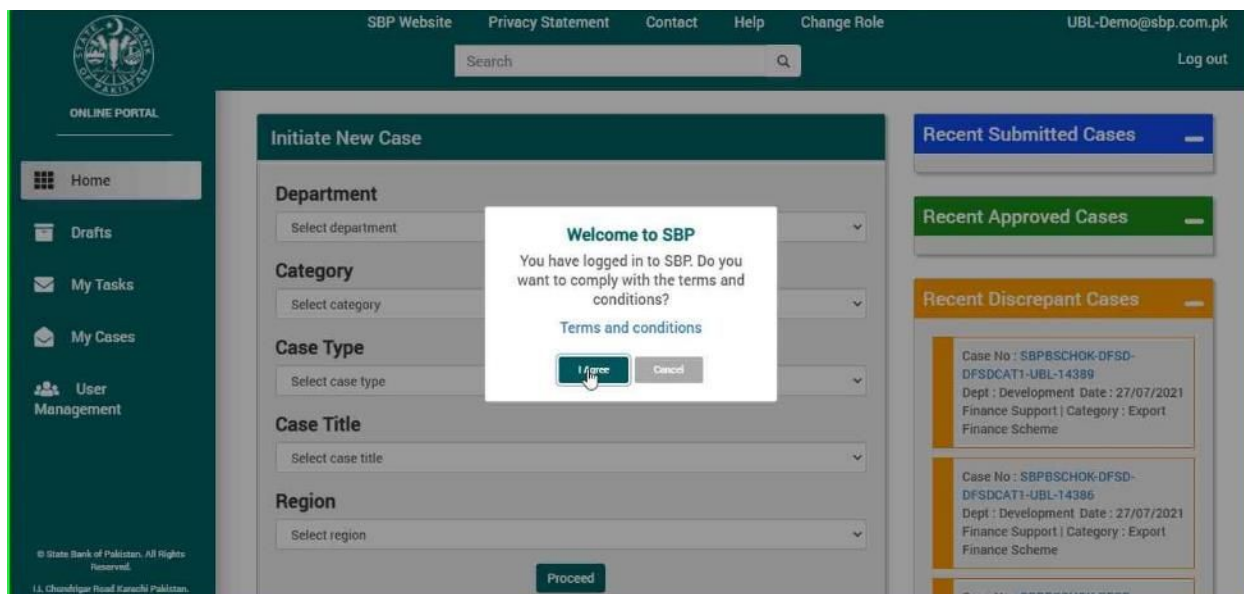
The screenshot shows a GAuth 'One-time passwords' screen. It displays a list of one-time passwords. The first password, '761069', is highlighted with a red box. Below the list is an 'Add' button.

8. Enter the OTP in the field and click on 'Continue'  button.



The screenshot shows the State Bank of Pakistan Online Portal One Time Password screen. At the top, there is the State Bank of Pakistan logo and name in Urdu and English. Below this, the text 'Online Portal' is displayed. The 'One Time Password' section contains a text input field with the value '501284'. To the right of the input field is a 'Continue' button with a circular arrow icon. Below the input field is a link that says 'Go back to Login screen'. 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.'

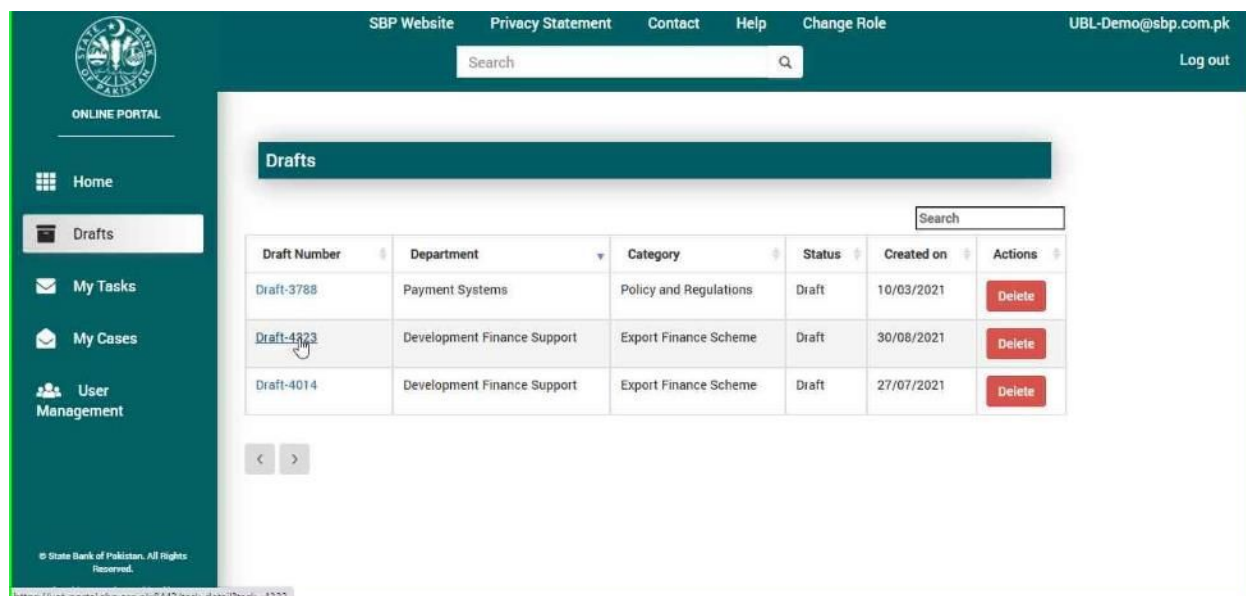
9. On the welcome screen, read the ‘Terms and Conditions’ of using the KM-RAS and click on ‘I Agree’ button.



10. You are now ready to lodge cases EFS cases with SBP BSC.

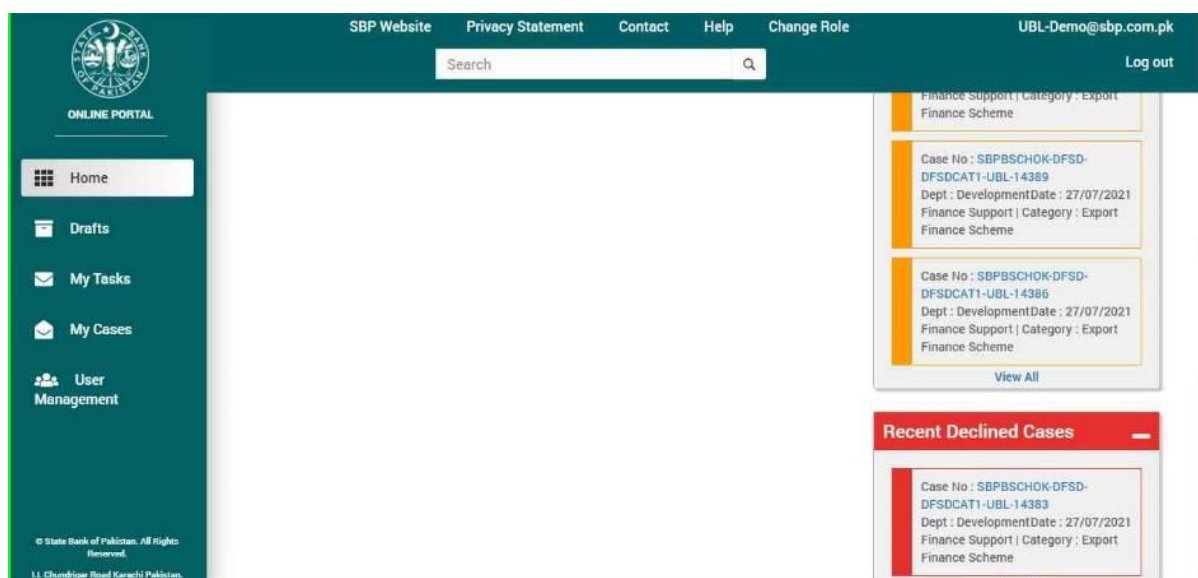
Saving Cases and Accessing Retrieving Saved Cases

11. During transmission of cases to SBP BSC via KM-RAS, the users are allowed to save cases which are not yet ready for transmission by clicking on  button.
12. Saved cases can be accessed by clicking on 'Drafts' on the homepage.

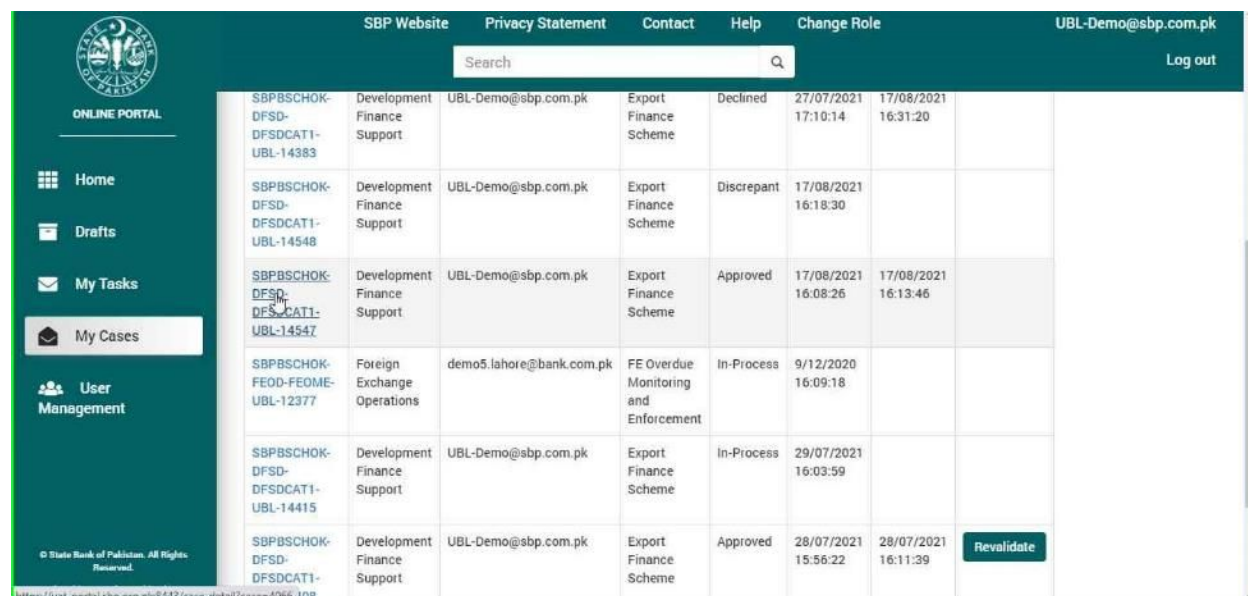


Viewing Responses on Approved Cases

13. To view responses against approved cases, go to 'Recent Approved Cases' tab and click on 'View All' button to view all cases which have been approved.

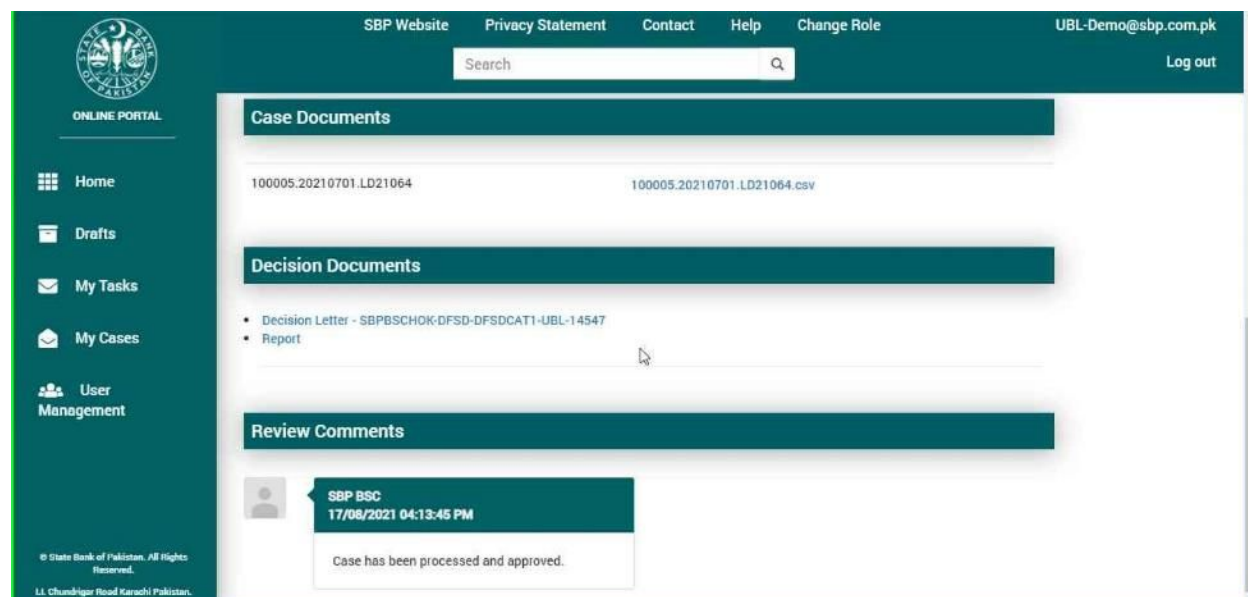


14. Click on the case to view its' status and attachments.



Case ID	Category	Sub-category	Email	Scheme	Status	Created Date	Updated Date	Action
SBPBSCHOK-DFSD-DFSDCAT1-UBL-14383	Development Finance Support		UBL-Demo@sbp.com.pk	Export Finance Scheme	Declined	27/07/2021 17:10:14	17/08/2021 16:31:20	
SBPBSCHOK-DFSD-DFSDCAT1-UBL-14548	Development Finance Support		UBL-Demo@sbp.com.pk	Export Finance Scheme	Discrepant	17/08/2021 16:18:30		
SBPBSCHOK-DFSD-DFSDCAT1-UBL-14547	Development Finance Support		UBL-Demo@sbp.com.pk	Export Finance Scheme	Approved	17/08/2021 16:08:26	17/08/2021 16:13:46	
SBPBSCHOK-FEOD-FEOME-UBL-12377	Foreign Exchange Operations		demo5.lahore@bank.com.pk	FE Overdue Monitoring and Enforcement	In-Process	9/12/2020 16:09:18		
SBPBSCHOK-DFSD-DFSDCAT1-UBL-14415	Development Finance Support		UBL-Demo@sbp.com.pk	Export Finance Scheme	In-Process	29/07/2021 16:03:59		
SBPBSCHOK-DFSD-DFSDCAT1-UBL-14547	Development Finance Support		UBL-Demo@sbp.com.pk	Export Finance Scheme	Approved	28/07/2021 15:56:22	28/07/2021 16:11:39	Revalidate

15. Attachments and response of concerned official of SBP BSC can be viewed.



Case Documents

100005.20210701.LD21064 100005.20210701.LD21064.csv

Decision Documents

- Decision Letter - SBPBSCHOK-DFSD-DFSDCAT1-UBL-14547
- Report

Review Comments

SBP BSC
17/08/2021 04:13:45 PM

Case has been processed and approved.

Viewing Responses on Declined Cases

16. To view responses against declined cases, go to ‘Recent Declined Cases’ tab and click on ‘View All’ button to view all cases which have been declined.

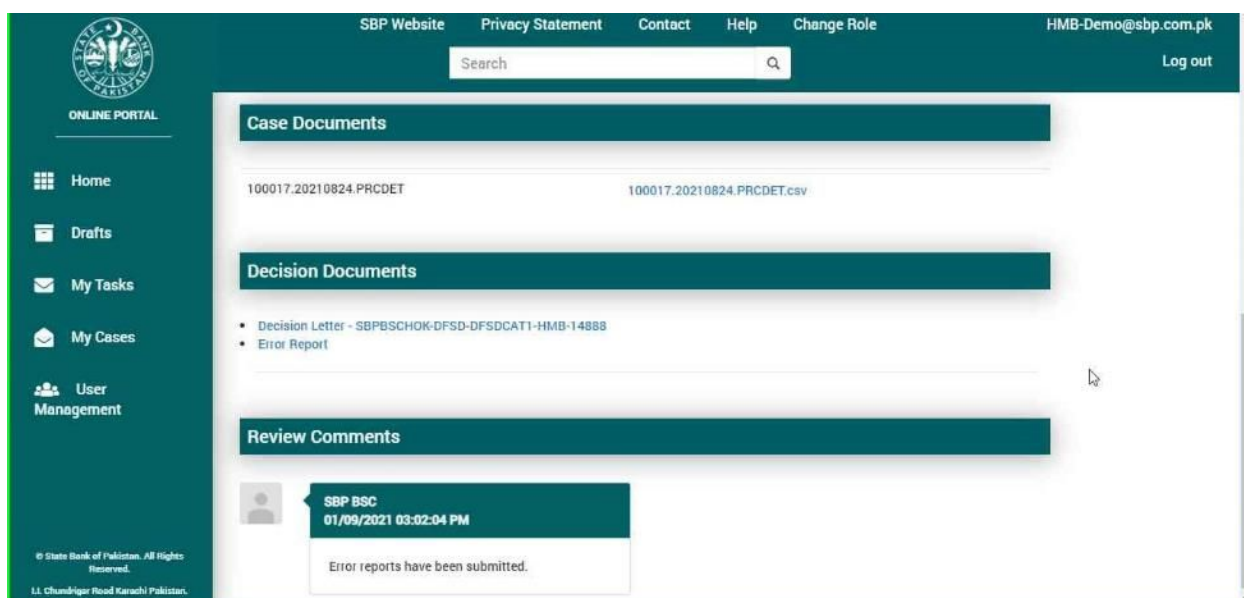
The screenshot shows the SBP Online Portal interface. The top navigation bar includes links for SBP Website, Privacy Statement, Contact, Help, Change Role, and a user profile for HMB-Demo@sbp.com.pk. A search bar is present. The left sidebar contains links for Home, Drafts, My Tasks, My Cases, and User Management. The main content area has a 'Region' dropdown menu and a 'Proceed' button. Below this is a 'Recurring Case' section with a 'Recurring Case Number' input field and an 'Open' button. On the right, there are three summary cards: 'Recent Approved Cases' (No Case with this Status), 'Recent Discrepant Cases' (No Case with this Status), and 'Recent Declined Cases' (Case No: SBPBSCHOK-DFSD-DFSDCAT1-HMB-14888, Dept: Development, Date: 1/09/2021, Finance Support | Category: Export Finance Scheme). A 'View All' button is located at the bottom of the 'Recent Declined Cases' card.

17. Click on the case to view its’ status and attachments.

The screenshot shows the SBP Online Portal interface with a table of cases. The table has columns for Case ID, Department, User, Scheme, Status, and Dates. The 'My Cases' link in the sidebar is highlighted. The table contains the following data:

Case ID	Department	User	Scheme	Status	Date 1	Date 2	Action
SBPBSCHOK-DFSD-DFSDCAT1-UBL-14383	Development Finance Support	UBL-Demo@sbp.com.pk	Export Finance Scheme	Declined	27/07/2021 17:10:14	17/08/2021 16:31:20	
SBPBSCHOK-DFSD-DFSDCAT1-UBL-14548	Development Finance Support	UBL-Demo@sbp.com.pk	Export Finance Scheme	Discrepant	17/08/2021 16:18:30		
SBPBSCHOK-DFSD-DFSDCAT1-UBL-14547	Development Finance Support	UBL-Demo@sbp.com.pk	Export Finance Scheme	Approved	17/08/2021 16:08:26	17/08/2021 16:13:46	
SBPBSCHOK-FEOD-FEOME-UBL-12377	Foreign Exchange Operations	demo5.lahore@bank.com.pk	FE Overdue Monitoring and Enforcement	In-Process	9/12/2020 16:09:18		
SBPBSCHOK-DFSD-DFSDCAT1-UBL-14415	Development Finance Support	UBL-Demo@sbp.com.pk	Export Finance Scheme	In-Process	29/07/2021 16:03:59		
SBPBSCHOK-DFSD-DFSDCAT1-UBL-14415	Development Finance Support	UBL-Demo@sbp.com.pk	Export Finance Scheme	Approved	28/07/2021 15:56:22	28/07/2021 16:11:39	Revalidate

18. At the bottom of the page of declined cases, ‘Error File’ or any other file containing details of rejections can be viewed. Also, comments from SBP BSC’s dealing officials can also be viewed from ‘Review Comments’ tab.



19. Entries / cases which have been declined by SBP BSC can be submitted anew via preceding steps, provided all error / issues in the said entries have been rectified.

2. INITIATION OF CASES

1. The steps described below will be followed unvaryingly in all types of transactions / data to be reported to SBP BSC via KM-RAS.
2. In order to initiate a case on KM-RAS for transmitting data pertaining to Export Finance Scheme / Islamic Export Refinance Scheme to SBP BSC, choose 'Development Finance Support' from **Department** tab.

The screenshot shows the 'Initiate New Case' form. The 'Department' dropdown is open, and 'Development Finance Support' is selected. The 'Case Title' and 'Region' dropdowns are also visible. The right sidebar shows 'Recent Submitted Cases' with three entries.

3. From **Category** menu, choose 'Export Finance Scheme'.

The screenshot shows the 'Initiate New Case' form. The 'Category' dropdown is open, and 'Export Finance Scheme' is selected. The 'Case Title' and 'Region' dropdowns are also visible. The right sidebar shows 'Recent Submitted Cases' with three entries.

4. From **Case Type** menu, choose the type of transaction (for example: 'Refinance Claim, Loan Repayment, etc.) which data in CSV file is to be transmitted to SBP BSC.
5. From **Case Title** menu, choose the category of transaction [for example: EFS Part-I (Conventional SME) (Direct Exporter)] for which data in CSV file is to be transmitted to SBP BSC.

6. From **Region** menu, choose the 'SBP BSC Karachi', as all EFS / IERS functions in SBP BSC have been centralized in Karachi.

The screenshot shows the 'Initiate New Case' form in the SBP Online Portal. The 'Region' dropdown menu is open, and 'Head Office Karachi' is selected. The form fields are as follows:

- Department:** Development Finance Support
- Category:** Export Finance Scheme
- Case Type:** Refinance Claim
- Case Title:** EFS Part-I (Conventional Corporate) Direct Exporter
- Region:** Head Office Karachi

The right sidebar displays 'Recent Submitted Cases' with three entries:

- Case No : SBPBSCHOK-DFSD-DFSDCAT1-UBL-14838
Dept : DevelopmentDate : 30/08/2021
Finance Support | Category : Export Finance Scheme
- Case No : SBPBSCHOK-DFSD-DFSDCAT1-UBL-14835
Dept : DevelopmentDate : 30/08/2021
Finance Support | Category : Export Finance Scheme
- Case No : SBPBSCHOK-DFSD-DFSDCAT1-UBL-14710
Dept : DevelopmentDate : 25/08/2021
Finance Support | Category : Export Finance Scheme

7. Once the case form has been filled, click on **Proceed** button to upload the CSV file containing details of EFS loans against which refinance is sought.

The screenshot shows the 'Initiate New Case' form in the SBP Online Portal. The 'Proceed' button is highlighted at the bottom of the form. The form fields are as follows:

- Department:** Development Finance Support
- Category:** Export Finance Scheme
- Case Type:** Refinance Claim
- Case Title:** EFS Part-I (Conventional Corporate) Direct Exporter
- Region:** Head Office Karachi

The right sidebar displays 'Recent Submitted Cases' with three entries:

- Case No : SBPBSCHOK-DFSD-DFSDCAT1-UBL-14838
Dept : DevelopmentDate : 30/08/2021
Finance Support | Category : Export Finance Scheme
- Case No : SBPBSCHOK-DFSD-DFSDCAT1-UBL-14835
Dept : DevelopmentDate : 30/08/2021
Finance Support | Category : Export Finance Scheme
- Case No : SBPBSCHOK-DFSD-DFSDCAT1-UBL-14710
Dept : DevelopmentDate : 25/08/2021
Finance Support | Category : Export Finance Scheme

8. Following window will appear next.

The screenshot shows the 'Case Selection' and 'Case Form' sections of the SBP Online Portal. The 'Case Selection' section includes dropdown menus for Department (Development Finance Support), Category (Export Finance Scheme), Region (Head Office Karachi), Case Type (Refinance Claim), and Case Title (EFS Part-I (Conventional Corporate) Direct Exporter). The 'Case Form' section includes fields for *Number of Entries, *Total Amount of Entries, and *Undertaking (a dropdown menu with 'Select any value' as the current selection). A note indicates that fields with an asterisk are required.

9. Under 'Case Form' section, enter total number of entries and total amount of entries under single batch of CSV file.

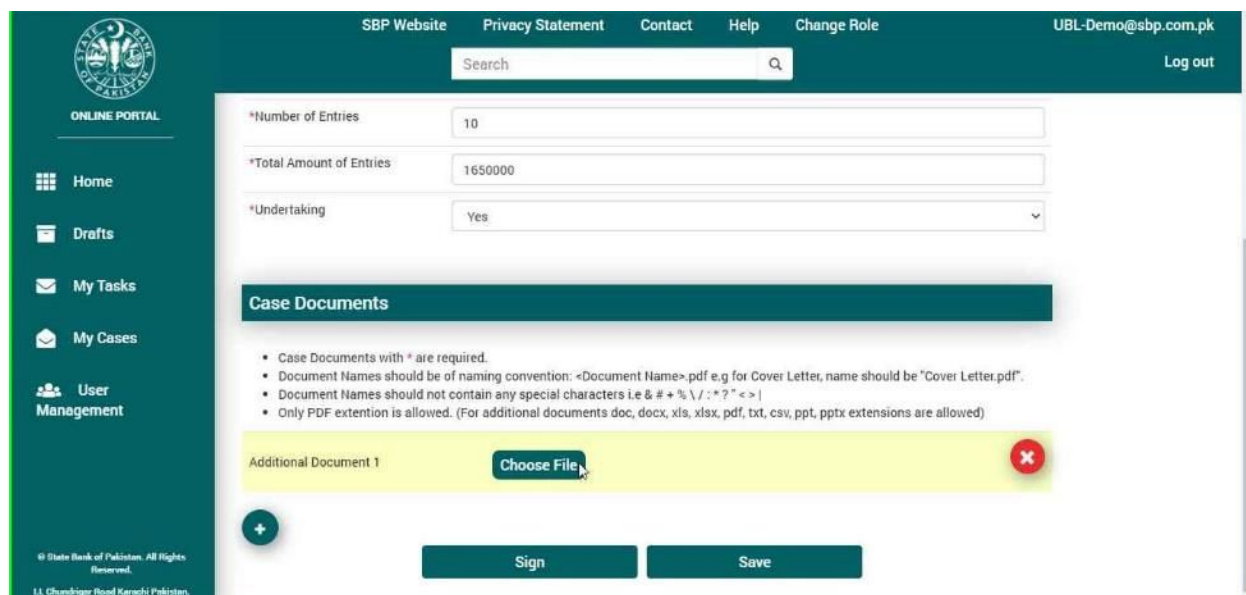
10. From **Undertaking** menu, click on 'Yes'. This is the mandatory requirement for the authorized user to provide the following undertaking before submission of any record through-RAS:

We certify that data reported by us is correct & complete and we undertake to retain all the documents in original. We also authorize SBP to recover amount of refinance along with mark-up and fine, if any, in case of any violation under the scheme.

The screenshot shows the 'Case Form' section with the 'Undertaking' dropdown menu open. The dropdown menu has two options: 'Select any value' and 'Yes'. The 'Yes' option is highlighted in blue. A tooltip on the right side of the screen displays the undertaking text: 'We certify that data reported by us is correct & complete and we undertake to retain all the documents in original. We also authorize SBP to recover amount of refinance along with mark-up and fine, if any, in case of any violation under the scheme.' The 'Case Documents' section below includes a note about document naming conventions and allowed extensions.

11. To upload the CSV file relevant to the type of transaction / activity selected, click on  icon, then click on **Choose File** to upload the CSV file.

It is mandatory to ensure that the name of CSV files must be in the aforesaid given format and in no case, the files with any other name & format are uploaded in the system. In case of non-compliance, the cases will be considered as declined / rejected.



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Search

ONLINE PORTAL

Home Drafts My Tasks My Cases User Management

*Number of Entries 10

*Total Amount of Entries 1650000

*Undertaking Yes

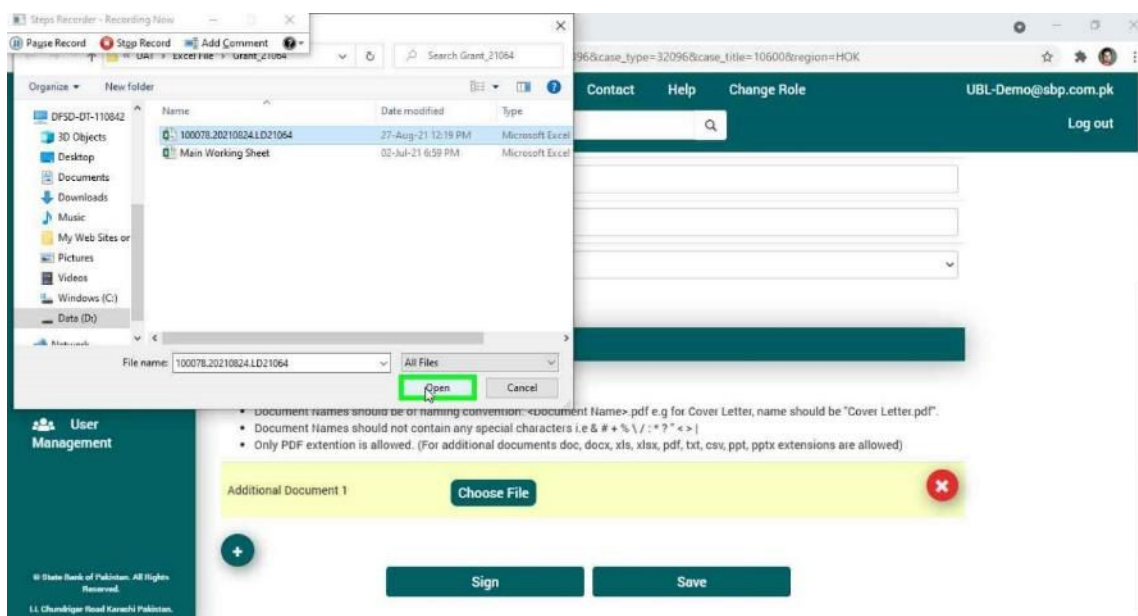
Case Documents

- 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)

Additional Document 1 **Choose File**

Sign Save

12. Choose the CSV file and upload it by selecting it & clicking on 'Open' button. It must be ensured that CSV files are named as per specified naming convention in order to ensure seamless processing in SBP's IT systems.



13. After the CSV file has been uploaded, it will appear in **Case Document** section.

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Search

ONLINE PORTAL

Home Drafts My Tasks My Cases User Management

*Number of Entries 10

*Total Amount of Entries 1650000

*Undertaking Yes

Case Documents

- 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)

Additional Document 1 100078.20210824.LD21064.csv

Sign Save

14. The user must sign the electronic application form before transmitting the data to SBP BSC. To sign the form, click on **Sign** button.

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Search

ONLINE PORTAL

Home Drafts My Tasks My Cases User Management

*Total Amount of Entries 1650000

*Undertaking Yes

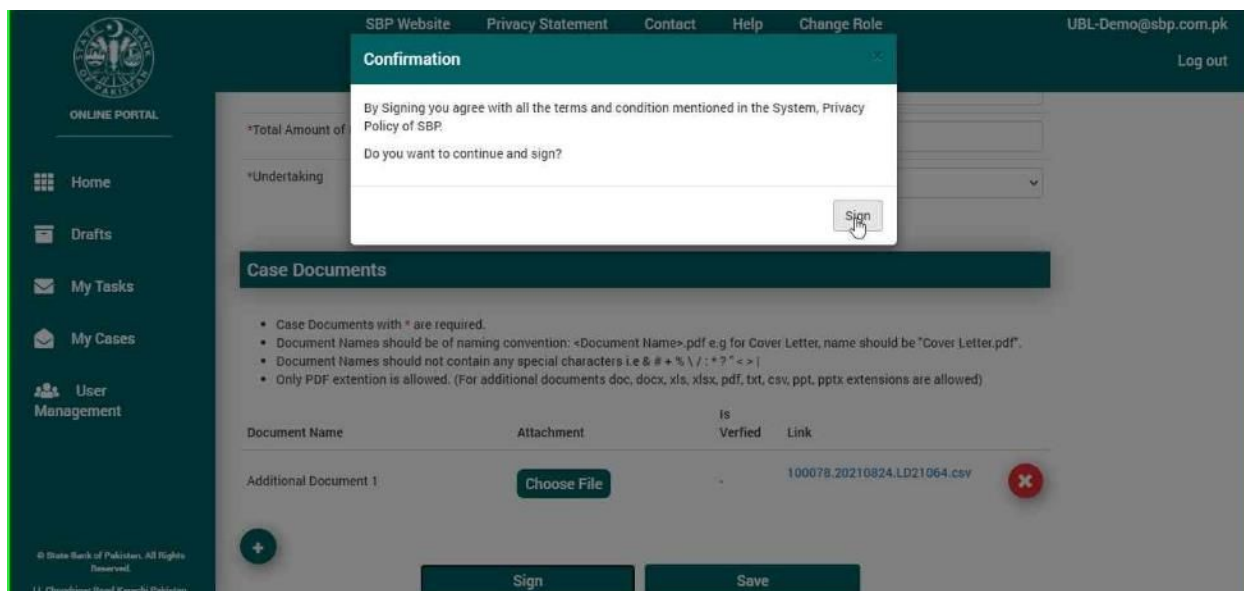
Case Documents

- 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)

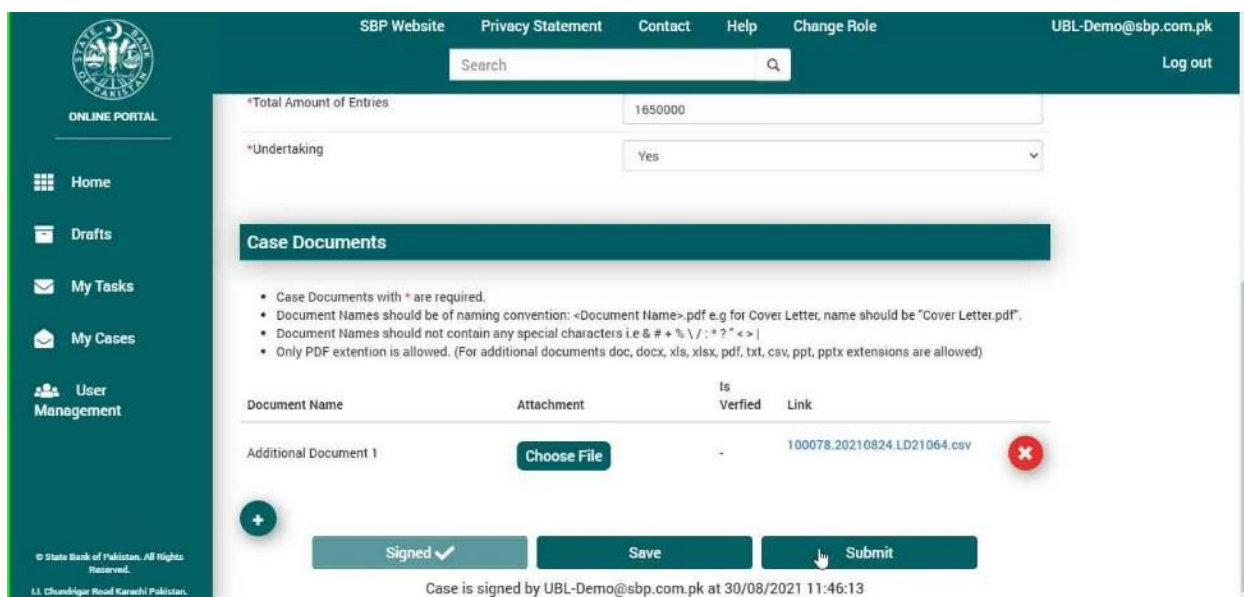
Document Name	Attachment	Is Verified	Link
Additional Document 1	Choose File		100078.20210824.LD21064.csv

Sign Save

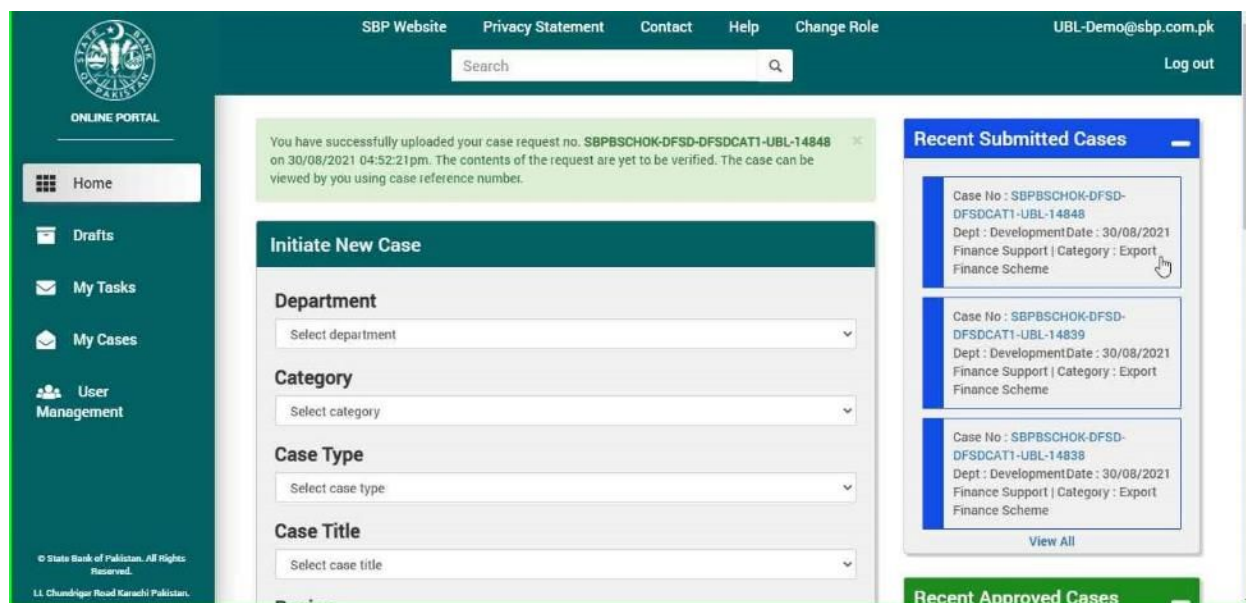
15. When the **Sign** button is clicked, a dialog box will appear. Click on **Sign** button to continue.



16. The CSV file is now ready for transmission to SBP BSC. To transmit file to SBP BSC, click on **Submit** button.



17. When the CSV file is successfully transmitted to SBP BSC, a confirmatory message will appear in Home Page and Portal will assign unique case ID for tracking purposes. Cases which have been recently transmitted to SBP SBC will also appear in 'Recent Submitted Cases' tab, appearing on the top-right corner of the screen.



SECTION D: EFS PART-I

This section contains guidelines for originating cases pertaining to EFS / IERS Part-I, such as claiming of refinance, roll-over requests, proof of shipments, EPRC, etc.

1. CLAIM OF REFINANCE

1. To initiate a refinance claim case under Export Finance Scheme or Islamic Export Refinance Scheme, choose 'Refinance Claim' from **Case Type** menu and follow the steps described below according to the type and beneficiary of refinance.

The screenshot displays the SBP Online Portal interface. The top navigation bar includes links for SBP Website, Privacy Statement, Contact, Help, Change Role, and a search bar. The left sidebar contains navigation options: Home, Drafts, My Tasks, My Cases, and User Management. The main content area features a 'Select case type' dropdown menu with a list of options: Exporters Limit under EFS Part-II, Exporters Performance under EFS Part-II, Exports Overdue, Extension of Maturity Date, Loan Repayment, New Exporter Request, Penalty or Fine, Performance Based Mark-up Rebate, Proceeds Realization, Profit, Rectification, Refinance Claim (highlighted), and Shipment. Below this, there are 'Case Title' and 'Region' dropdown menus, and a 'Proceed' button. On the right side, there are two sections: 'Recent Submitted Cases' and 'Recent Approved Cases', each displaying a list of case details including Case No., Dept., Development Date, and Finance Support Category.

2. From the **Case Title** menu, choose any of the options according to the category, mode of financing and borrower type of the exporter. The options are as under:
 - 1) EFS Part-I (Conventional Corporate) Direct Exporter
 - 2) EFS Part-I (Islamic Corporate) Direct Exporter
 - 3) EFS Part-I (Conventional SME) Direct Exporter
 - 4) EFS Part-I (Islamic SME) Direct Exporter
 - 5) Rollover Part-I (Conventional Corporate)
 - 6) Rollover Part-I (Islamic Corporate)
 - 7) Rollover Part-I (Conventional SME)
 - 8) Rollover Part-I (Islamic SME)
 - 9) EFS Part-I (Indirect Exporter)

The screenshot displays the SBP Online Portal interface. On the left is a navigation menu with 'Home', 'Drafts', 'My Tasks', 'My Cases', and 'User Management'. The main area features a 'Select case title' dropdown menu with a list of export finance categories, including 'EFS Part-I (Conventional Corporate) Direct Exporter', 'EFS Part-II (Islamic SME) Direct Exporter', and 'Roll-over Part-I (Conventional Corporate)'. Below this is a 'Region' dropdown menu. A 'Proceed' button is at the bottom of the main form. The right sidebar contains four sections: 'Recent Submitted Cases' (with a 'View All' link), 'Recent Approved Cases' (showing 'No Case with this Status'), 'Recent Discrepant Cases' (showing 'No Case with this Status'), and 'Recent Declined Cases'.

- Choose the CSV file and upload it by selecting it & clicking on 'Open' button. It must be ensured that CSV files containing details of refinance claims EFS are named as per following convention:

[6 digit bank code].[date: YYYYMMDD].[Category Code].csv

For Example: 100078.20210824.LD21064.csv

- Use following category codes in CSV file name according to the category of EFS, mode of financing and borrower type:

Sr.	EFS Category	Exporter Type	Borrower Type	Mode of Financing	Loan	Code
1	Part-I	Direct Exporter	Corporate	Conventional	New Loan	LD21064
2					Rollover	RLD21064
3				Islamic	New Loan	LD21068
4					Rollover	RLD21068
5			SME	Conventional	New Loan	LD21074
6					Rollover	RLD21074
7				Islamic	New Loan	LD21070
8					Rollover	RLD21070
9		Indirect Exporter	Both		N/A	LDINDP1

CSV FILE FORMATS

I. EFS Part-I (Direct Exporters)

- The CSV file format for claiming refinance against EFS Part-I for direct exporters is provided below.

Sr.	Field Name	Format	Description
1	Bank Code	XXXXXX	Six-digit unique code of reporting bank
2	SBP BSC Field Office	ABC	Three-character mnemonic of SBP BSC office
3	Exporter Code	XXXXXXXXXX	Unique code of exporter (up to twelve digit)
4	Exporter Name	Text	Name of exporter
5	Shipment Type	PRE-SHIPMENT / POST-SHIPMENT	Write any one of the options.
6	Date of Shipment	YYYYMMDD	Date of shipment (required for post-shipment cases)
7	Refinance Amount	Amount	Amount of refinance claimed
8	Date of Finance	YYYYMMDD	Date when finance was disbursed to the exporter
9	Amount of Finance	Amount	Amount of finance disbursed to the exporter
10	Commodity HS Code	XXXXXXXXXX	Eight digit HS code of commodity against which refinance is claimed
11	Contract No	Text Field	Contract number of the export order
12	Contract Date	YYYYMMDD	Date of contract
13	Currency Type	AAA	Currency abbreviation
14	Contract Value	Amount	Amount of contract (in foreign currency)
15	FCY Rate	Amount	Exchange rate
16	Destination	Text	Destination of shipment
17	Due Date of Shipment	YYYYMMDD	Date when shipment is expected to be effected (required for pre-shipment cases only)

- In post-shipment cases, banks will not submit details of shipments at time of claim of refinance; rather, details of shipments will be submitted via **Case Title** 'Proof of Shipment under Part-I (Direct Exporter)', immediately after refinance has been disbursed by SBP BSC and unique LD number against has been shared.
- The data for refinance claim for direct exporter is reported against seventeen (17) columns and data formats are as under:

Sr.	Field Name	Format	Description
1	Bank Code	XXXXXX	Six-digit unique code of reporting bank
2	SBP BSC Field Office	ABC	Three-character mnemonic of SBP BSC office
3	Exporter Code	XXXXXXXXXX	Unique code of exporter (up to twelve digit)
4	Exporter Name	Text	Name of exporter
5	Shipment Type	PRE-SHIPMENT / POST-SHIPMENT	Write any one of the options.
6	Date of Shipment	YYYYMMDD	Date of shipment (required for post-shipment cases)
7	Refinance Amount	Amount	Amount of refinance claimed
8	Date of Finance	YYYYMMDD	Date when finance was disbursed to the exporter
9	Amount of Finance	Amount	Amount of finance disbursed to the exporter
10	Commodity HS Code	XXXXXXXXXX	Eight digit HS code of commodity against which refinance is claimed
11	Contract No	Text Field	Contract number of the export order
12	Contract Date	YYYYMMDD	Date of contract
13	Currency Type	AAA	Currency abbreviation
14	Contract Value	Amount	Amount of contract (in foreign currency)
15	FCY Rate	Amount	Exchange rate
16	Destination	Text	Destination of shipment
17	Due Date of Shipment	YYYYMMDD	Date when shipment is expected to be effected (required for pre-shipment cases only)

II. EFS Part-I (Indirect Exporters)

1. The CSV file format for claiming refinance against EFS Part-I for indirect exporters is provided below.

Sr.	Field Name	Format	Description
1	Bank Code	XXXXXXX	Six-digit unique code of reporting bank
2	SBP BSC Field Office	ABC	Three-character mnemonic of SBP BSC office
3	Exporter Code	XXXXXXXXXXXX	Unique code of exporter (upto twelve digit)
4	Exporter Name	Text	Name of exporter
5	Shipment Type	PRE-SHIPMENT	PRE-SHIPMENT
6	Refinance Amount	Amount	Amount of refinance claimed
7	Date of Finance	YYYYMMDD	Date when finance was disbursed to the exporter
8	Amount of Finance	Amount	Amount of finance disbursed to the exporter
9	Commodity HS Code	XXXXXXXXXX	Eight digit HS code of commodity against which refinance is claimed
10	ILC Contract No	Text Field	Contract number of the export order
11	Contract Date	YYYYMMDD	Date of contract
12	Currency Type	AAA	Currency abbreviation
13	Contract Value	Amount	Amount of contract (in foreign currency)
14	Due Date of Supply	YYYYMMDD	Date when shipment is expected to be effected (required for pre-shipment cases only)
15	Mode	ISLAMIC / CORPORATE	Write any one option, for mode of financing.
16	Borrower Type	SME / CORPORATE	Write any one option, for type of borrower.

2. The data for refinance claim for indirect exporter is reported against sixteen (16) columns and data formats are as under:

Sr.	Field Name	Format	Description
1	Bank Code	XXXXXXX	Six-digit unique code of reporting bank
2	SBP BSC Field Office	ABC	Three-character mnemonic of SBP BSC office
3	Exporter Code	XXXXXXXXXXXX	Unique code of exporter (upto twelve digit)
4	Exporter Name	Text	Name of exporter
5	Shipment Type	PRE-SHIPMENT	PRE-SHIPMENT
6	Refinance Amount	Amount	Amount of refinance claimed
7	Date of Finance	YYYYMMDD	Date when finance was disbursed to the exporter
8	Amount of Finance	Amount	Amount of finance disbursed to the exporter
9	Commodity HS Code	XXXXXXXXXX	Eight digit HS code of commodity against which refinance is claimed
10	ILC Contract No	Text Field	Contract number of the export order
11	Contract Date	YYYYMMDD	Date of contract
12	Currency Type	AAA	Currency abbreviation
13	Contract Value	Amount	Amount of contract (in foreign currency)
14	Due Date of Supply	YYYYMMDD	Date when shipment is expected to be effected (required for pre-shipment cases only)
15	Mode	ISLAMIC / CORPORATE	Write any one option, for mode of financing.
16	Borrower Type	SME / CORPORATE	Write any one option, for type of borrower.

2. SUBMISSION OF PROOF OF SHIPMENT

To initiate a proof of shipment case under Part-I of Export Finance Scheme or Islamic Export Refinance Scheme, choose ‘Shipment’ from **Case Type** menu and follow the steps described below, according to beneficiary of refinance.

The screenshot shows the SBP Online Portal interface. The left sidebar contains navigation links: Home, Drafts, My Tasks, My Cases, and User Management. The main content area has a 'Select case type' dropdown menu open, listing various options. 'Shipment' is highlighted in blue. Below the dropdown, there are fields for 'Case Title' and 'Region', both with 'Select' dropdown menus. A 'Proceed' button is at the bottom right of the form. On the right side, there is a 'Recent Submitted Cases' section showing three case entries with details like Case No., Dept., Development Date, and Category.

- From the **Case Title** menu, choose the option according to the type of borrower whose details of shipments against EFS Part-I loans are to be submitted to SBP BSC. The options are as under:
 - Proof of Shipment under Part-I (Direct Exporter)
 - Proof of Shipment under Part-I (Indirect Exporter)

This screenshot shows the 'Initiate New Case' form in the SBP Online Portal. The form fields are: Department (Development Finance Support), Category (Export Finance Scheme), Case Type (Shipment), and Case Title. The Case Title dropdown menu is open, showing three options: 'Select case title', 'Proof of Shipment under Part-I (Direct Exporter)', and 'Proof of Shipment under Part-I (Indirect Exporter)'. The second option is highlighted in blue. A 'Proceed' button is at the bottom right. The right sidebar shows the 'Recent Submitted Cases' section with three case entries.

- Choose the CSV file and upload it by selecting it & clicking on ‘Open’ button. It must be ensured that CSV files containing details of shipments made by direct / indirect exporters under EFS Part-I are named as per following convention:

[6 digit bank code].[date: YYYYMMDD].[Category Code].csv

For example: 100078.20210824.SHIPDET.csv

- Use following category codes in CSV file name according to the category of EFS, mode of financing and borrower type:

Sr.	Exporter Type	Code
1	Direct Exporter	SHIPDET
2	Indirect Exporter	SHIPDET.IND

CSV FILE FORMAT

I. Proof of Shipments under Part-I (Direct Exporters)

- The CSV file format for sending details of shipments made by direct exporters against EFS Part-I is provided below.

	A	B	C	D	E	F	G	H	I	J	K
	SBP Office	BANK CODE	LD NO	A/D Recd. from Bank	S/D Recvd. From Exporter	Commodity	Substituted Contract No	EForm Number	Actual Shipment Date	Invoice Value Utilised	Exchange Rate
1	NNB	100017	LD1700400001	20210101	20210901	40226580		ABC-2020-123456	20210115	65000	160
2	KAR	100017	LD2019900001	20210101	20210901	40226580		ABC-2020-123456	20210115	4800	157
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- The data is reported against ten (10) columns and data formats are as under:

Sr.	Field Name	Format	Description
1	SBP BSC Field Office	ABC	Three-character mnemonic of SBP BSC office.
2	Bank Code	XXXXXX	Six-digit unique code of reporting bank
3	LD No.	LDXXXXXXXXXX	Unique loan ID provided by SBP when refinance is disbursed.
4	A/D Recvd. From Bank	YYYYMMDD	Date when details of shipment are submitted by bank to SBP BSC, i.e. reporting date.
5	Shipping Docs Recvd. From Exporter	YYYYMMDD	Date when shipment documents were submitted by exporter to bank.

Sr.	Field Name	Format	Description
6	Commodity	XXXXXXXX	Eight digit HS code of commodity against which refinance is claimed
7	Substituted Contract No	Text Field	Substituted contract number (if any). In case of no value, leave Blank / Empty .
8	E-Form Number	AAA-XXXX-XXXXXXX	E-Form number in standardized WebOC format.
9	Actual Shipment Date	YYYYMMDD	Date when finance was disbursed to the exporter
10	Invoice Value Utilized	Amount	Amount of shipments utilized against given loan (LD).
11	Invoice Rate	Amount	Exchange rate as reported during claiming of refinance

II. Proof of Shipments under Part-I (Indirect Exporters)

1. The CSV file format for sending details of shipments made by indirect exporters against EFS Part-I loans is provided below.

A	B	C	D	E	F	G	H	I	J	K	L
1	SBP Office	BANK CODE	LD NO	A/D Recd. from Bank	S/D Recvd. From Exporter	Commodity	Substituted Contract No	Shipment No.	Actual Shipment Date	Invoice Value Utilized	
2	NNB	100017	LD1700400001	20210101	20210901	40226580		ABC-2020-123456	20210115	65000	
3	KAR	100017	LD2019900001	20210101	20210901	40226580		ABC-2020-123456	20210115	4800	
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2. The data is reported against ten (10) columns and data formats are as under:

Sr.	Field Name	Format	Description
1	SBP BSC Office Name	ABC	Three-character mnemonic of SBP BSC field office.
2	Bank Code	XXXXXX	Six-digit unique code of reporting bank
3	LD No.	LDXXXXXXXXXX	Unique loan ID provided by SBP when refinance is disbursed.
4	A/D Recvd. From Bank	YYYYMMDD	Date when details of shipment are submitted by bank to SBP BSC, i.e. reporting date.
5	Shipping Docs Recvd. From Exporter	YYYYMMDD	Date when shipment documents were submitted by exporter to bank.
6	Commodity	XXXXXXXX	Eight digit HS code of commodity against which refinance is claimed
7	Substituted Contract No	Text Field	Substituted contract number (if any). In case of no value, leave Blank / Empty .
8	Shipment No.	Text Field	Shipment No.

Sr.	Field Name	Format	Description
9	Actual Shipment Date	YYYYMMDD	Date when finance was disbursed to the exporter
10	Invoice Value Utilized	Amount	Amount of shipments utilized against given loan (LD).

3. EXPORTS PROCEEDS REALIZATION CERTIFICATE

To initiate a proceeds realization case under Part-I of Export Finance Scheme or Islamic Export Refinance Scheme, choose 'Proceeds Realization' from Case Type menu and follow the steps described below.

The screenshot shows the SBP Online Portal interface. On the left is a sidebar with navigation links: Home, Drafts, My Tasks, My Cases, and User Management. The main content area has a search bar at the top. Below it, a dropdown menu for 'Select case type' is open, listing various options. 'Proceeds Realization' is highlighted in blue. Other options include Exporters Limit under EFS Part-II, Exporters Performance under EFS Part-II, Exports Overdue, Extension of Maturity Date, Loan Repayment, New Exporter Request, Penalty or Fine, Performance Based Mark-up Rebate, Profit, Rectification, Refinance Claim, and Shipment. Below the dropdown are fields for 'Case Title' and 'Region', each with a 'Select' dropdown. A 'Proceed' button is at the bottom right of the form. On the right side of the portal, there are four panels: 'Recent Submitted Cases' (showing Case No: SBPBSCHOK-DFSD-DFSDCAT1-HMB-14787), 'Recent Approved Cases' (No Case with this Status), 'Recent Discrepant Cases' (No Case with this Status), and 'Recent Declined Cases'.

1. To submit details of proceeds realization under EFS Part-I against finance disbursed to exporters, click on 'Proof of Proceeds Realization under Part-I' from **Case Title** menu.

The screenshot shows the 'Initiate New Case' form in the SBP Online Portal. The form has four main sections: 'Department' (Development Finance Support), 'Category' (Export Finance Scheme), 'Case Type' (Proceeds Realization), and 'Case Title'. The 'Case Title' dropdown is open, showing 'Select case title' and 'Proof of Proceeds Realization under Part-I' highlighted in blue. Below the dropdown is a 'Select region' dropdown. A 'Proceed' button is at the bottom right of the form. The right sidebar is identical to the previous screenshot, showing 'Recent Submitted Cases', 'Recent Approved Cases', 'Recent Discrepant Cases', and 'Recent Declined Cases'.

2. Choose the CSV file and upload it by selecting it & clicking on 'Open' button. It must be ensured that CSV files containing details of proceeds realized by exporters under EFS Part-I are named as per following convention:

[6 digit bank code].[date: YYYYMMDD].PRCDET.csv

For example: 100078.20210824.PRCDET.csv

CSV FILE FORMAT

1. The CSV file format for sending details of proceeds realized by exporters against EFS Part-I loans is provided below.

Sr.	Field Name	Format	Description
1	SBP BSC Office	ABC	Three-character mnemonic of SBP BSC field office.
2	Bank Code	XXXXXX	Six-digit unique code of reporting bank
3	LD No.	LDXXXXXXXXXX	Unique loan ID provided by SBP when refinance is disbursed.
4	PRC.Receipt Date.1	YYYYMMDD	Date when details of realization of proceeds are submitted by bank to SBP BSC, i.e. reporting date.
5	Realization Date.1	YYYYMMDD	Date when proceeds were realized by the exporter.
6	EForm Number.1	ABC-XXXX-XXXXXX	E-Form number in standardized WebOC format.
7	Currency.1	Text Field	Foreign currency abbreviation
8	PRC.FCY. Amount.1	Amount	Amount of proceeds realized in foreign currency
9	Exchange Rate.1	Amount	Exchange rate as on date of finance
10	Withholding Tax.1	Amount	Withholding taxes deducted from proceeds realized
11	EDS Charges.1	Amount	EDS charges deducted from proceeds realized

2. The data is reported against eleven (11) columns and data formats are as under:

Sr.	Field Name	Format	Description
1	SBP BSC Office	ABC	Three-character mnemonic of SBP BSC field office.
2	Bank Code	XXXXXX	Six-digit unique code of reporting bank
3	LD No.	LDXXXXXXXXXX	Unique loan ID provided by SBP when refinance is disbursed.
4	PRC.Receipt Date.1	YYYYMMDD	Date when details of realization of proceeds are submitted by bank to SBP BSC, i.e. reporting date.
5	Realization Date.1	YYYYMMDD	Date when proceeds were realized by the exporter.
6	EForm Number.1	ABC-XXXX-XXXXXX	E-Form number in standardized WebOC format.
7	Currency.1	Text Field	Foreign currency abbreviation
8	PRC.FCY. Amount.1	Amount	Amount of proceeds realized in foreign currency
9	Exchange Rate.1	Amount	Exchange rate as on date of finance
10	Withholding Tax.1	Amount	Withholding taxes deducted from proceeds realized
11	EDS Charges.1	Amount	EDS charges deducted from proceeds realized

SECTION E: EFS PART-II

This section contains guidelines for originating cases pertaining to EFS / IERS Part-II, such as claiming of refinance, roll-over requests, allocation of limit, performance matching, performance based mark-up rebates, etc.

1. CLAIM OF REFINANCE

1. To initiate a refinance claim case under Export Finance Scheme or Islamic Export Refinance Scheme, choose 'Refinance Claim' from **Case Type** menu and follow the steps described below according to the type and beneficiary of refinance.

The screenshot displays the SBP Online Portal interface. The top navigation bar includes links for SBP Website, Privacy Statement, Contact, Help, Change Role, and a user email (UBL-Demo@sbp.com.pk) with a Log out button. A search bar is also present. The left sidebar contains the 'ONLINE PORTAL' logo and navigation links: Home, Drafts, My Tasks, My Cases, and User Management. The main content area features a 'Select case type' dropdown menu with a list of options: Exporters Limit under EFS Part-II, Exporters Performance under EFS Part-II, Exports Overdue, Extension of Maturity Date, Loan Repayment, New Exporter Request, Penalty or Fine, Performance Based Mark-up Rebate, Proceeds Realization, Profit, Rectification, **Refinance Claim** (highlighted), and Shipment. Below this dropdown are fields for 'Case Title' and 'Region', each with a 'Select' dropdown. A 'Proceed' button is located at the bottom of the main form. On the right sidebar, there are sections for 'Recent Submitted Cases' and 'Recent Approved Cases', each displaying case details like Case No., Dept., Development Date, and Finance Support.

2. From the **Case Title** menu, choose any of the options according to the category, mode of financing and borrower type of the exporter. The options are as under:
 - 1) EFS Part-II (Conventional Corporate) Direct Exporter
 - 2) EFS Part-II (Islamic Corporate) Direct Exporter
 - 3) EFS Part-II (Conventional SME) Direct Exporter
 - 4) EFS Part-II (Islamic SME) Direct Exporter
 - 5) Rollover Part-II (Conventional Corporate)
 - 6) Rollover Part-II (Islamic Corporate)
 - 7) Rollover Part-II (Conventional SME)
 - 8) Rollover Part-II (Islamic SME)
 - 9) EFS Part-II (Indirect Exporter)

The screenshot shows the SBP Online Portal interface. On the left is a sidebar with navigation links: Home, Drafts, My Tasks, My Cases, and User Management. The main content area features a 'Select case title' dropdown menu with a list of options including EFS Part-I (Conventional Corporate) Direct Exporter, EFS Part-I (Conventional SME) Direct Exporter, EFS Part-I (Indirect Exporter), EFS Part-I (Islamic Corporate) Direct Exporter, EFS Part-I (Islamic SME) Direct Exporter, EFS Part-II (Conventional Corporate) Direct Exporter, EFS Part-II (Conventional SME) Direct Exporter, EFS Part-II (Indirect Exporter), EFS Part-II (Islamic Corporate) Direct Exporter, EFS Part-II (Islamic SME) Direct Exporter, Roll-over Part-I (Conventional Corporate), Roll-over Part-I (Conventional SME), Roll-over Part-I (Islamic Corporate), Roll-over Part-I (Islamic SME), Roll-over Part-II (Conventional Corporate), Roll-over Part-II (Conventional SME), Roll-over Part-II (Islamic Corporate), and Roll-over Part-II (Islamic SME). Below this is a 'Region' dropdown menu with the text 'Select region'. A 'Proceed' button is at the bottom right of the form area. On the right side of the portal, there are sections for 'Recent Submitted Cases', 'Recent Approved Cases', 'Recent Discrepant Cases', and 'Recent Declined Cases'. The 'Recent Submitted Cases' section shows a case with ID SBPBSCHOK-DFSD-DFSDCAT1-HMB-14787, dated 27/08/2021, under the 'Export Finance Scheme' category.

- Choose the CSV file and upload it by selecting it & clicking on 'Open' button. It must be ensured that CSV files containing details of refinance claims EFS are named as per following convention:

[6 digit bank code].[date: YYYYMMDD].[Category Code].csv

For Example: 100078.20210824.LD21066.csv

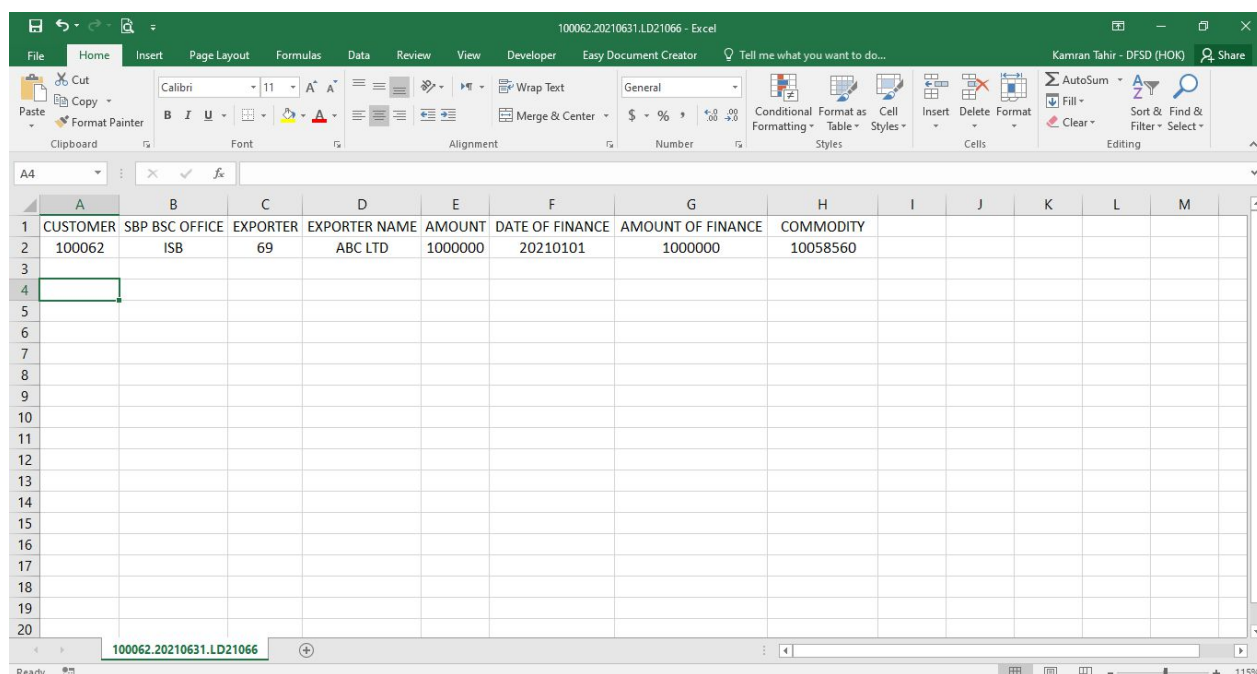
- Use following category codes in CSV file name according to the category of EFS, mode of financing and borrower type:

Sr.	EFS Category	Exporter Type	Borrower Type	Mode of Financing	Loan	Code
1	Part-II	Direct Exporter	Corporate	Conventional	New Loan	LD21066
2					Rollover	RLD21066
3				Islamic	New Loan	LD21069
4					Rollover	RLD21069
5			SME	Conventional	New Loan	LD21054
6					Rollover	RLD21054
7				Islamic	New Loan	LD21071
8					Rollover	RLD21071
9		Indirect Exporter	Both		N/A	LDINDP2

CSV FILE FORMATS

I. EFS Part-II (Direct Exporters)

- The CSV file format for claiming refinance against EFS Part-II for direct exporters is provided below.

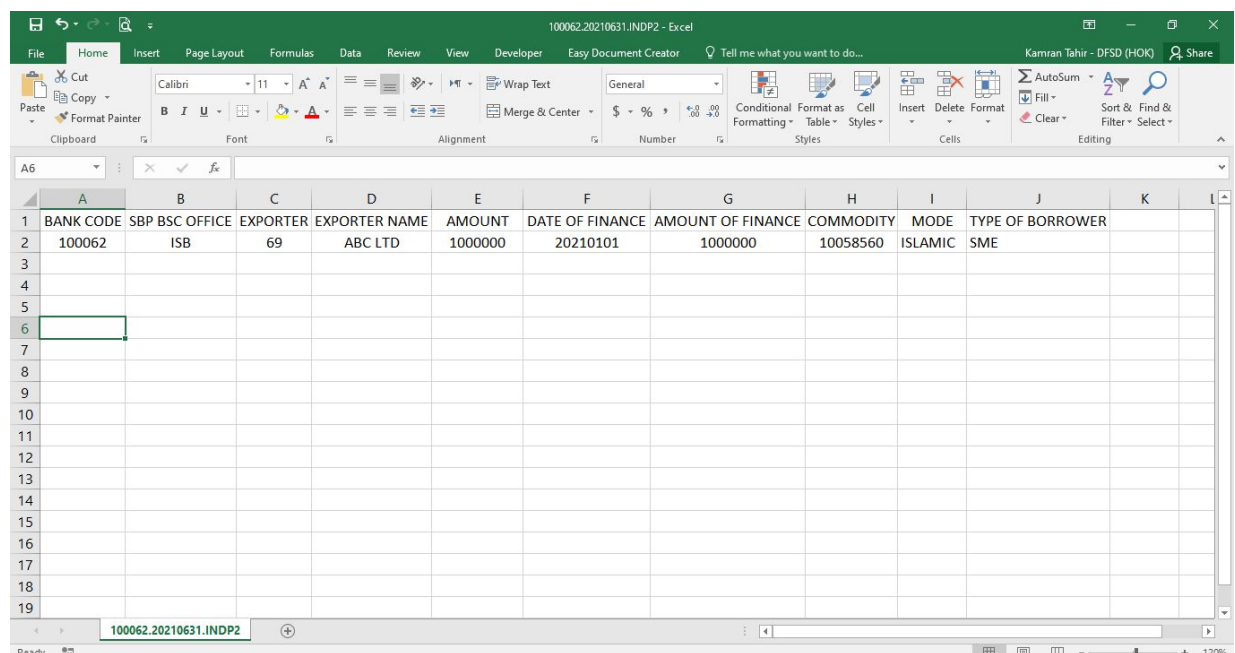


2. The data is reported against eight (8) columns and data formats are as under:

Sr.	Field Name	Format	Description
1	Bank Code	XXXXXX	Six-digit unique code of reporting bank
2	SBP BSC Field Office Name	ABC	Three-character SBP BSC field office mnemonic.
3	Exporter Code	XXXXXXXXXX	Twelve-digit unique code of exporter
4	Exporter Name	Text	Name of exporter
5	Refinance Amount	Amount	Amount of refinance claimed
6	Date of Finance	YYYYMMDD	Date when finance was disbursed to the exporter
7	Amount of Finance	Amount	Amount of finance disbursed to the exporter
8	Commodity HS Code	XXXXXXXX	Eight digit HS code of commodity against which refinance is claimed

II. EFS Part-II (Indirect Exporters)

1. The CSV file format for claiming refinance against EFS Part-II for indirect exporters is provided below.



2. The data is reported against ten (10) columns and data formats are as under:

Sr.	Field Name	Format	Description
1	Bank Code	XXXXXX	Six-digit unique code of reporting bank
2	SBP BSC Field Office	ABC	Three-character SBP BSC field office mnemonic in whose region finance was disbursed by bank's branch
3	Exporter Code	XXXXXXXXXX	Twelve-digit unique code of exporter
4	Exporter Name	Text	Name of exporter
5	Refinance Amount	Amount	Amount of refinance claimed
6	Date of Finance	YYYYMMDD	Date when finance was disbursed to the exporter
7	Amount of Finance	Amount	Amount of finance disbursed to the exporter
8	Commodity HS Code	XXXXXXXX	Eight digit HS code of commodity against which refinance is claimed
9	Mode	ISLAMIC / CONVENTIONAL	-
10	Borrower Type	SME / CORPORATE	-

2. EXPORTERS LIMIT UNDER EFS PART-II

To initiate a case relating to exporters limit under Part-II of Export Finance Scheme or Islamic Export Refinance Scheme, choose 'Exporters Limit under EFS Part-II' from **Case Type** menu and follow the steps described below.

The screenshot shows the SBP ONLINE PORTAL dashboard. The left sidebar contains navigation links: Home, Drafts, My Tasks, My Cases, and User Management. The main content area has a 'Select case type' dropdown menu with the following options: Exporters Limit under EFS Part-II, Exporters Performance under EFS Part-II, Exports Overdue, Extension of Maturity Date, Loan Repayment, New Exporter Request, Penalty or Fine, Performance Based Mark-up Rebate, Proceeds Realization, Profit, Rectification, Refinance Claim, and Shipment. The 'Exporters Limit under EFS Part-II' option is highlighted. Below the dropdown are fields for 'Case Title' and 'Region', both with 'Select' buttons. A 'Proceed' button is at the bottom. On the right, there are sections for 'Recent Submitted Cases', 'Recent Approved Cases', 'Recent Discrepant Cases', and 'Recent Declined Cases'.

- From the **Case Title** menu, choose the option according to the nature of activity, as described below:
 - Exporters Limit under Part-II *[to request SBP BSC to allocate exporters' limits]*
 - Post Facto EE-1 Statement
 - Transfer of Exporters Limit between Banks

The screenshot shows the SBP ONLINE PORTAL dashboard with the 'Case Title' dropdown menu open. The options are: Select case title, Exporters Limit under Part-II, Post Facto EE-1 Statement, and Transfer of Exporters Limit between Banks. The 'Exporters Limit under Part-II' option is highlighted. The 'Proceed' button is visible below the dropdown. The right sidebar shows 'Recent Approved Cases' and 'Recent Declined Cases'.

- Choose the CSV file and upload it by selecting it & clicking on 'Open' button. It must be ensured that CSV files containing details of exporters' limits under Part-II are named as per following convention:

[6 digit bank code].[date: YYYYMMDD].[Category Code].csv

For example: 100078.20210824.EXLMT.csv

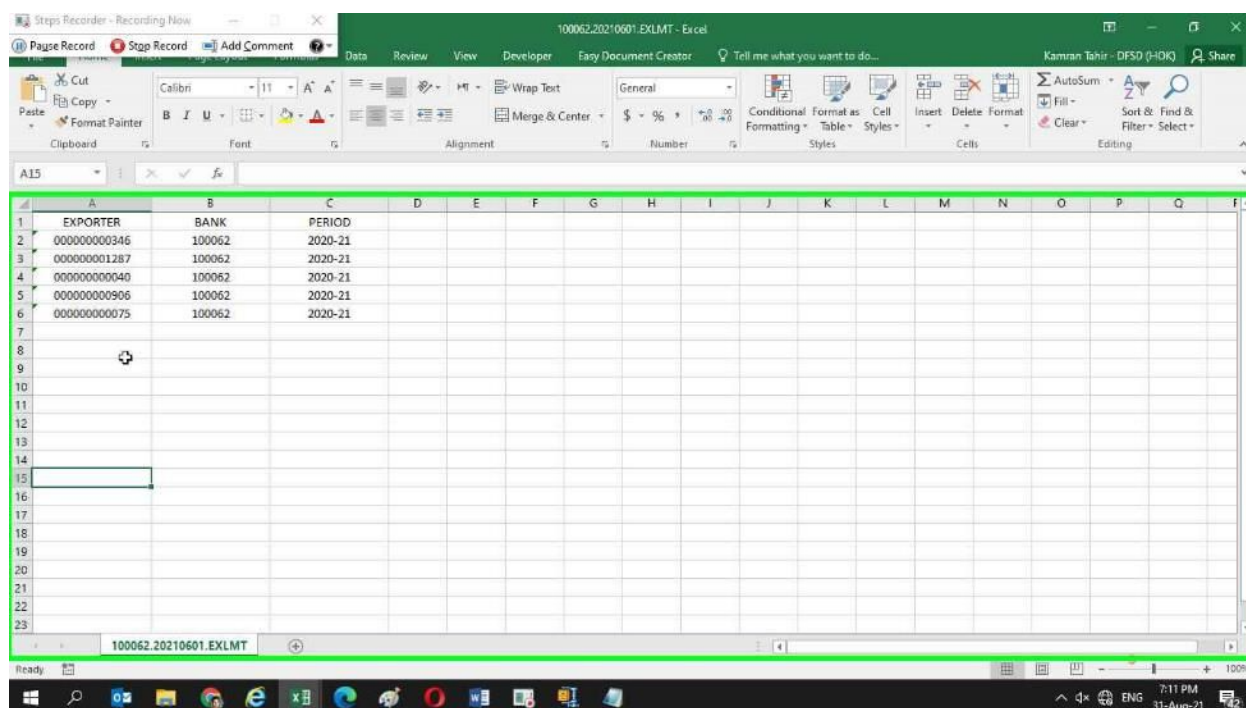
3. Use following category codes in CSV file name according to the type of activity:

Sr.	Activity	Code
1	Allocation of Exporters' Limits	EXLMT
2	Post Facto EE-1	EEPF
2	Transfer of Exporters Limits	EXLTR

CSV FILE FORMAT

I. Allocation of Exporters' Limits

1. The CSV file format for allocating limits of exporters under EFS / IERS Part-II is provided below.



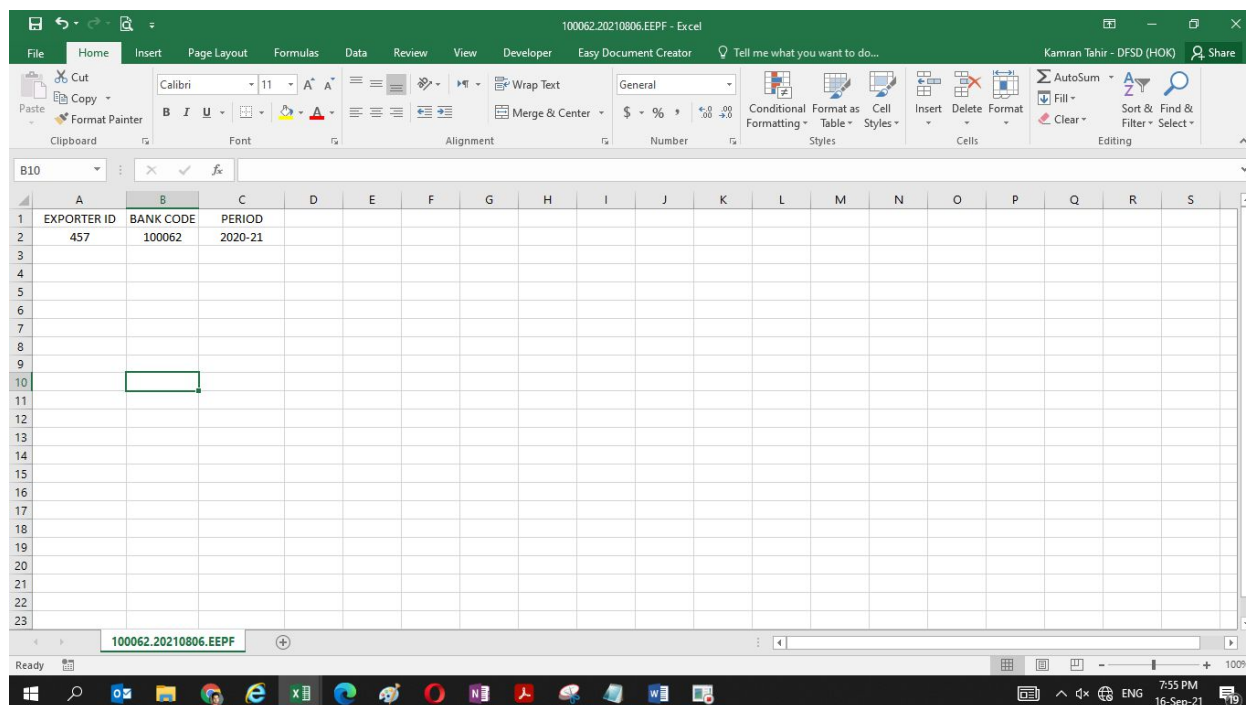
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
1	EXPORTER	BANK	PERIOD															
2	000000000346	100062	2020-21															
3	000000001287	100062	2020-21															
4	000000000040	100062	2020-21															
5	000000000906	100062	2020-21															
6	000000000075	100062	2020-21															
7																		
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22																		
23																		

2. The data is reported against three (3) columns and data formats are as under:

Sr.	Field Name	Format	Description
1	Exporter	XXXXXXXXXXXX	Twelve digit unique code of the exporter
2	Bank	XXXXXX	Six digit unique code of bank
3	Period	YYYY-YY	Financial year during which limit will be utilized

II. Post Facto EE-1 Statement

1. The CSV file format for initiating scrutiny of post-facto EE-1 statement is provided below.



2. The data is reported against three (3) columns and data formats are as under:

Sr.	Field Name	Format	Description
1	Exporter	XXXXXXXXXXXXXX	Twelve digit unique code of the exporter
2	Bank	XXXXXXX	Six digit unique code of bank
3	Period	YYYY-YY	Financial year during which limit will be utilized

III. Transfer of Exporters Limits Between Banks

1. The CSV file format for requesting transfer of refinance limit under Part-II to another bank is provided below.

2. The data is reported against seven (7) columns and data formats are as under:

Sr.	Field Name	Format	Description
1	Exporter	XXXXXXXXXXXX	Twelve digit unique code of the exporter
2	Bank	XXXXXX	Six digit unique code of bank, FROM which limit is to be transferred
3	Period	YYYY-YY	Financial year during which limit will be utilized
4	Transfer Type	NOC	-
5	Transfer Amount	Amount	Amount of limit requested to be transferred
6	Transfer Date	YYYYMMDD	Date of transfer of limit
7	Transfer Bank	XXXXXX	Six digit unique code of beneficiary bank, TO which limit is to be transferred

3. EXPORTER'S PERFORMANCE UNDER EFS PART-II

To initiate a case for requesting SBP BSC to conduct performance matching of exporters under EFS / IERS Part-II, choose 'Exporters Performance under EFS Part-II' from **Case Type** menu and follow the steps described below.

The screenshot displays the SBP Website ONLINE PORTAL interface. 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 HMB-Demo@sbp.com.pk. The left sidebar contains navigation links: Home, Drafts, My Tasks, My Cases, and User Management. The main content area features a 'Select case type' dropdown menu with the following options: Exporters Limit under EFS Part-II, Exporters Performance under EFS Part-II (highlighted), Exports Overdue, Extension of Maturity Date, Loan Repayment, New Exporter Request, Penalty or Fine, Performance Based Mark-up Rebate, Proceeds Realization, Profit, Rectification, Refinance Claim, and Shipment. Below this, there are fields for 'Case Title' and 'Region', both with 'Select' dropdown menus, and a 'Proceed' button. The right sidebar contains four sections: 'Recent Submitted Cases' (Case No: SBPBSCHOK-DFSD-DFSDCAT1-HMB-14787, Dept: Development Date: 27/08/2021, Finance Support | Category: Export Finance Scheme), 'Recent Approved Cases' (No Case with this Status), 'Recent Discrepant Cases' (No Case with this Status), and 'Recent Declined Cases'.

- From the **Case Title** menu, choose the option according to the nature of activity, as described below:
 - Exporters Performance under Part-II *[to request SBP BSC to initiate performance matching exercise for exporters]*
 - Post Facto EF-1 Statement

The screenshot displays the SBP Website ONLINE PORTAL interface. 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. The left sidebar contains navigation links: Home, Drafts, My Tasks, My Cases, and User Management. The main content area features a 'Case Title' dropdown menu with the following options: Select case title, Exporters Performance under Part-II (highlighted), Post Facto EF-1 Statement, and Select region. Below this, there is a 'Proceed' button. The right sidebar contains three sections: 'Recent Submitted Cases' (Case No: SBPBSCHOK-DFSD-DFSDCAT1-UBL-15434, Dept: Development Date: 14/09/2021, Finance Support | Category: Export Finance Scheme), 'Recent Approved Cases' (Case No: SBPBSCHOK-DFSD-DFSDCAT1-UBL-15432, Dept: Development Date: 14/09/2021, Finance Support | Category: Export Finance Scheme), and 'Recent Declined Cases' (Case No: SBPBSCHOK-DFSD-DFSDCAT1-UBL-15426, Dept: Development Date: 14/09/2021, Finance Support | Category: Export Finance Scheme). The bottom of the page shows a Windows taskbar with various application icons and a system clock indicating 7:51 PM on 16-Sep-21.

- Choose the CSV file and upload it by selecting it & clicking on 'Open' button. It must be ensured that CSV files containing details of exporters for performance matching is named as per following convention:

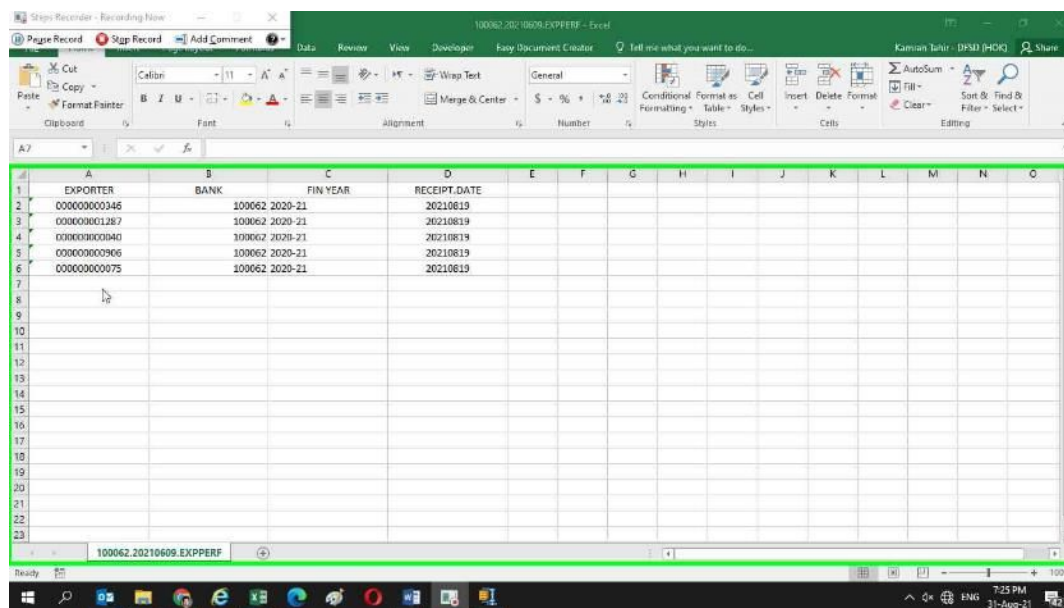
[6 digit bank code].[date: YYYYMMDD].EXPPERF.csv

For example: 100078.20210824. EXPPERF.csv

CSV FILE FORMAT

I. Exporters Performance under Part-II

1. The CSV file format for sending details of exporters for performance matching is as under:

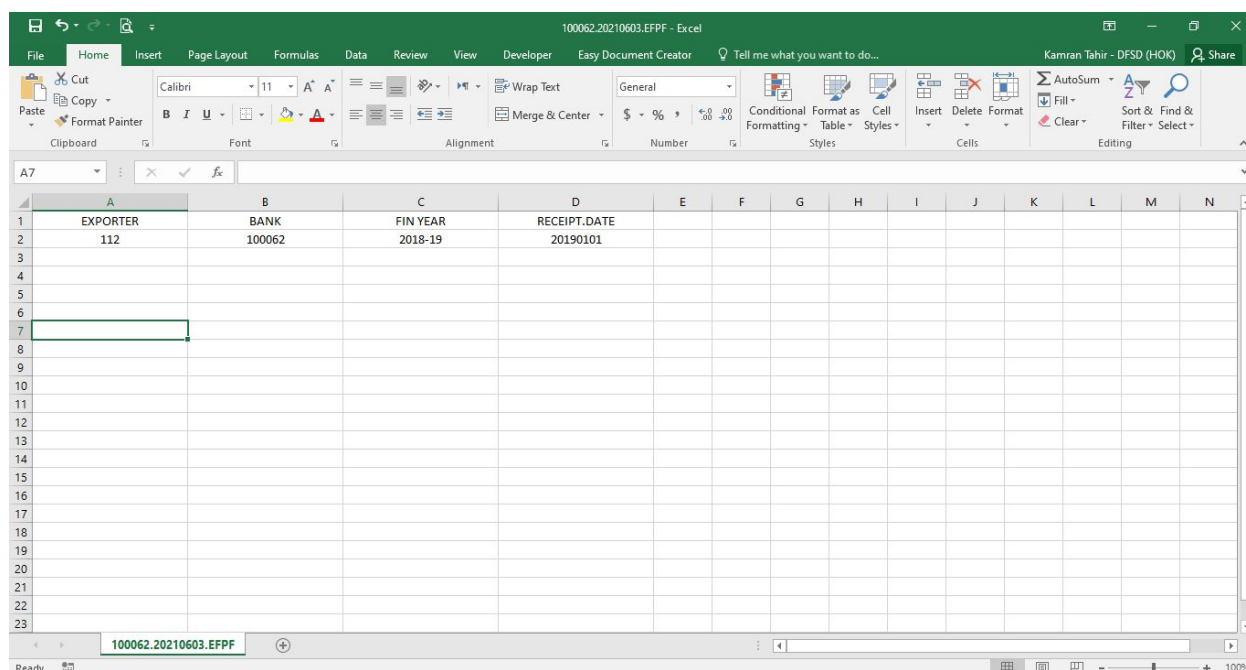


2. The data is reported against four (4) columns and data formats are as under:

Sr.	Field Name	Format	Description
1	Exporter	XXXXXXXXXXXXXX	Twelve digit unique code of the exporter
2	Bank	XXXXXX	Six digit unique code of bank
3	Financial Year	YYYY-YY	Financial year for which performance matching exercise is to be conducted
4	Receipt Date	YYYYMMDD	Date of receipt of EF-1 from bank

II. Post Facto EF-I Statement

1. The CSV file format for sending details of exporters for scrutiny of post facto entries is as under:



2. The data is reported against four (4) columns and data formats are as under:

Sr.	Field Name	Format	Description
1	Exporter	XXXXXXXXXXXX	Twelve digit unique code of the exporter
2	Bank	XXXXXX	Six digit unique code of bank
3	Financial Year	YYYY-YY	Financial year for which performance matching exercise is to be conducted
4	Receipt Date	YYYYMMDD	Date of receipt of post-facto EF-1 from bank

4. PERFORMANCE BASED MARK-UP REBATE

To initiate a case for requesting SBP BSC to disburse performance based mark-up rebate to exporter under EFS / IERS Part-II, choose 'Performance Based Mark-up Rebate' from **Case Type** menu and follow the steps described below.

The screenshot shows the SBP Online Portal interface. The top navigation bar includes links for SBP Website, Privacy Statement, Contact, Help, Change Role, and a user profile link (HMB-Demo@sbp.com.pk). A search bar is also present. The left sidebar contains navigation links: Home, Drafts, My Tasks, My Cases, and User Management. The main content area displays a 'Select case type' dropdown menu with the following options: Exporters Limit under EFS Part-II, Exporters Performance under EFS Part-II, Exports Overdue, Extension of Maturity Date, Loan Repayment, New Exporter Request, Penalty or Fine, Performance Based Mark-up Rebate (highlighted), Proceeds Realization, Profit, Rectification, Refinance Claim, and Shipment. Below the dropdown, there are fields for 'Case Title' and 'Region', both with 'Select' buttons. A 'Proceed' button is at the bottom. On the right, there are four panels: 'Recent Submitted Cases' (showing Case No: SBPBSCHOK-DFSD-DFSDCAT1-HMB-14787), 'Recent Approved Cases' (No Case with this Status), 'Recent Discrepant Cases' (No Case with this Status), and 'Recent Declined Cases'.

1. To submit details of exporters for whom mark-up rebate is sought, click on 'Refund of Performance Based Mark-up under Part-II' from **Case Title** menu.

The screenshot shows the 'Initiate New Case' form in the SBP Online Portal. The form fields are: Department (Development Finance Support), Category (Export Finance Scheme), Case Type (Performance Based Mark-up Rebate), and Case Title (Refund of Performance based Mark-up under Part-II, highlighted). Below the Case Title field is a 'Select region' dropdown. A 'Proceed' button is at the bottom. The right sidebar is identical to the previous screenshot, showing 'Recent Submitted Cases', 'Recent Approved Cases', 'Recent Discrepant Cases', and 'Recent Declined Cases'.

2. Choose the CSV file and upload it by selecting it & clicking on 'Open' button. It must be ensured that CSV files containing details of exporters is named as per following convention:

[6 digit bank code].[date: YYYYMMDD].PERFREB.csv

For example: 100078.20210824.PERFREB.csv

CSV FILE FORMAT

3. The CSV file format for sending details of exporters for whom mark-up rebate is claimed is as under:

A	B	C	D	E	F	G	H	I	J	K	L	M	N
BANK	PERIOD	Exporter Code	TIMES PERFORMANCE	MARKUP PAID	Amount of mark-up/profit@---- on the basis of performance								
100005	2020-21	0000000000459	3.68	45000000	800000								

4. The data is reported against six (6) columns and data formats are as under:

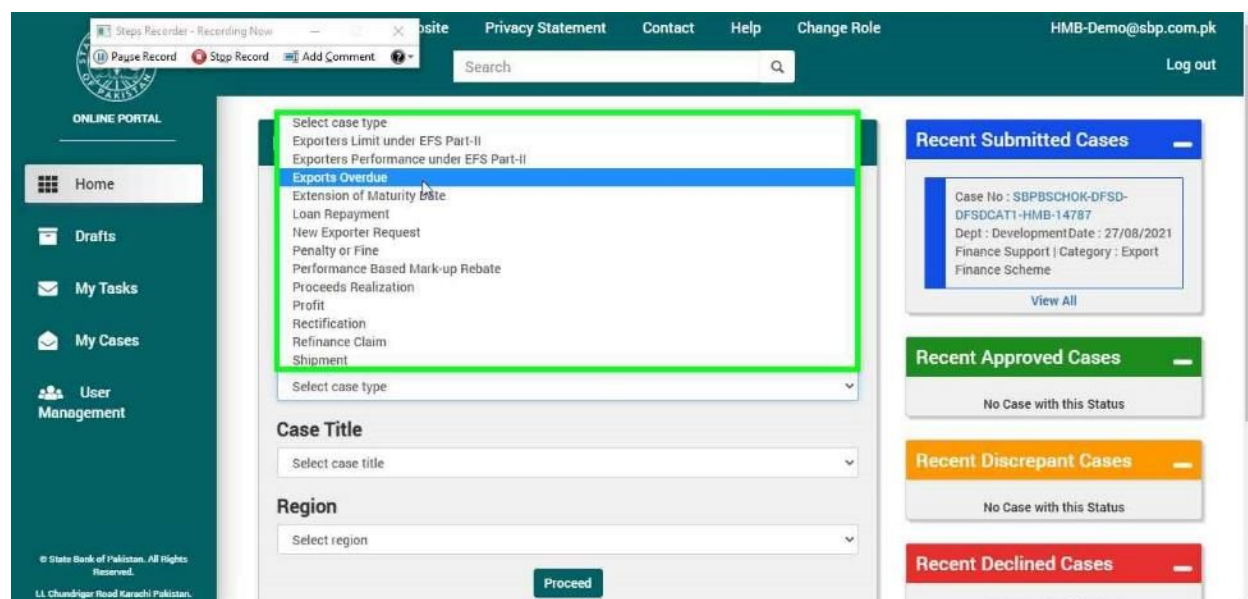
Sr.	Field Name	Format	Description
1	Bank	XXXXXXX	Six digit unique code of bank
2	Period	YYYY-YY	Financial year for which performance matching exercise is to be conducted
3	Exporter Code	XXXXXXXXXXXX	Twelve digit unique code of the exporter
4	Times Performance	Number	Time performance product is greater than borrowing product, up to two decimal places
5	Mark-up Paid	Amount	Amount of mark-up paid by borrower against Part-II loans at EFS rate
6	Amount of mark-up/profit on the basis of performance	Amount	Amount of mark-up that must have been paid by borrower against Part-II loans at reduced mark-up rate, based on excess performance

SECTION F: COMMON ACTIVITIES

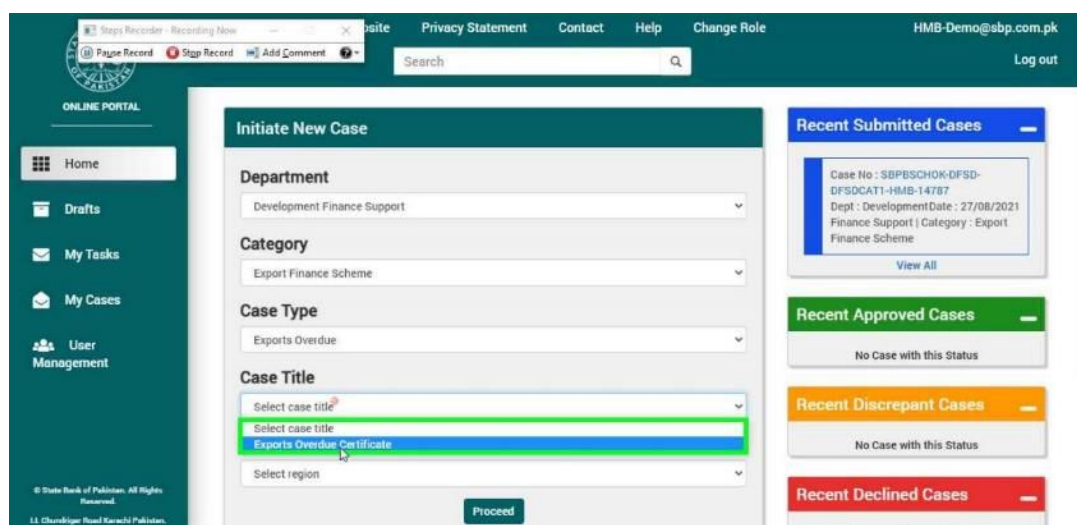
This section contains guidelines for originating cases pertaining to activities common to both parts of EFS / IERS (such as repayments, exports overdue certificates, etc.)

1. REPORTING OF EXPORTS OVERDUE POSITION

Exports Overdue Certificates (EOC), certifying that the exports overdue position of an exporter is not more than 5% of previous year's exports earnings as shown in EE-1 Statement, are required to be submitted for each exporter every six months. EOC must only be submitted via KM-RAS for those exporters whose overdue position is not more than 5% of previous year's exports at time of reporting to SBP BSC. To submit Exports Overdue Certificate against exporters, choose 'Exports Overdue' from **Case Type** menu and follow the steps described below.



1. To submit Exports Overdue Certificate, click on 'Exports Overdue Certificate' from **Case Title** menu.



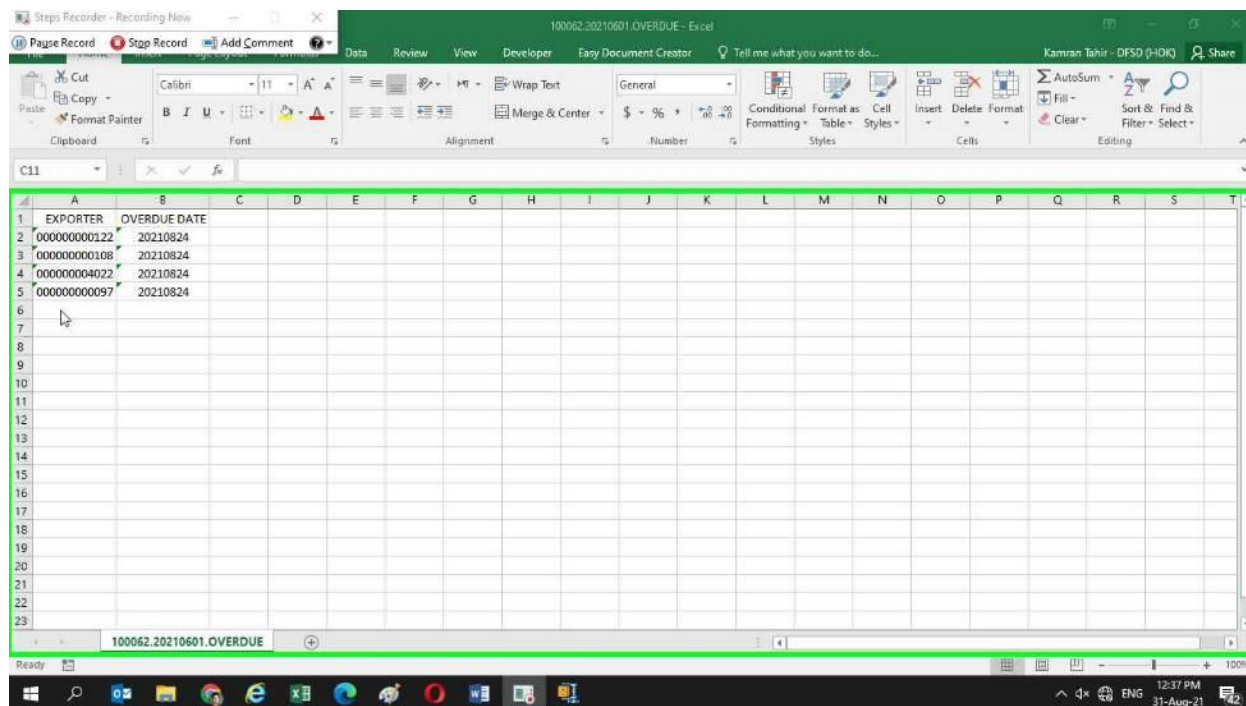
2. Choose the CSV file and upload it by selecting it & clicking on 'Open' button. It must be ensured that CSV files containing exports overdue certificates for exporters are named as per following convention:

[6 digit bank code].[date: YYYYMMDD].OVERDUE.csv

For example: 100078.20210824.OVERDUE.csv

CSV FILE FORMAT

1. The CSV file format for sending Exports Overdue Certificates is as under:



2. The data is reported against two (2) columns and data formats are as under:

Sr.	Field Name	Format	Description
1	Exporter Code	XXXXXXXXXXXX	Twelve (12) digit unique exporter ID
2	Overdue Date	YYYYMMDD	Date of submission of certificate

2. LOAN REPAYMENT

To initiate a repayment case under both parts of Export Finance Scheme or Islamic Export Refinance Scheme, choose 'Loan Repayment' from **Case Type** menu and follow the steps described below.

The screenshot shows the SBP ONLINE PORTAL interface. On the left is a navigation menu with links like Home, Drafts, My Tasks, My Cases, and User Management. The main content area is titled 'Initiate New Case' and contains several dropdown menus: 'Department' (Development Finance Support), 'Category' (Export Finance Scheme), 'Case Type' (Loan Repayment), and 'Case Title' (which is currently open, showing options like 'Exporters Limit under EFS Part-II', 'Exporters Performance under EFS Part-II', 'Exports Overdue', 'Extension of Maturity Date', 'Loan Repayment', 'New Exporter Request', 'Penalty or Fine', 'Performance Based Mark-up Rebate', 'Proceeds Realization', 'Profit', 'Rectification', 'Refinance Claim', and 'Shipment'). Below these are fields for 'Case Title' and 'Region'. A 'Proceed' button is at the bottom. The right sidebar displays four sections: 'Recent Submitted Cases' (with a case example), 'Recent Approved Cases' (No Case with this Status), 'Recent Discrepant Cases' (No Case with this Status), and 'Recent Declined Cases'.

- From the **Case Title** menu, choose the option according to the nature of repayment, as described below:

- 1) Recovery of Refinance Loan on Early Repayment
- 2) Recovery of Refinance Loan on Partial Repayment

This screenshot is similar to the previous one but shows the 'Case Title' dropdown menu with 'Recovery of Refinance Loan on Early Repayment' and 'Recovery of Refinance Loan on Partial Repayment' highlighted. The rest of the form and sidebar are identical to the previous screenshot.

- Choose the CSV file and upload it by selecting it & clicking on 'Open' button. It must be ensured that CSV files containing details of repayments against EFS / IERS loans are named as per following convention:

[6 digit bank code].[date: YYYYMMDD].[Category Code].csv

For example: 100078.20210824.REPDET.csv

3. Use following category codes in CSV file name according to the category of EFS, mode of financing and borrower type:

Sr.	Exporter Type	Code
1	Early Repayment / Full Repayment	REPDET
2	Partial Repayment	PARPAY

CSV FILE FORMAT

I. Recovery of Refinance Loan on Early Repayment

1. The CSV file format for sending details of early repayments against EFS / IERS loans is provided below.

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P
SBP BSC OFFICE	BANK	SBP LOAN	Value Date												
LHR	100078	LD2101800084	20210119												
KAR	100078	LD2101800004	20210119												
GUJ	100078	LD1732600001	20210119												

2. The data is reported against three (3) columns and data formats are as under:

Sr.	Field Name	Format	Description
1	SBP BSC Office	ABC	Three-character mnemonic of SBP BSC field office
2	Bank	XXXXXX	Six-digit unique code of reporting bank.
3	LD No.	LDXXXXXXXXXX	Unique loan ID provided by SBP when refinance is disbursed.
4	Value Date	YYYYMMDD	Current date (i.e. date of transmitting data to SBP BSC)

II. Recovery of Refinance Loan on Partial Repayment

1. The CSV file format for sending details of partial repayments against outstanding EFS / IERS loans is provided below.

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P
1	SBP BSC OFFICE	BANK CODE	SBP LOAN NO.	REPAYMENT AMOUNT												
2	LHR	100062	LD2101800089	-100000												
3	SLK	100062	LD2101800090	-500000												
4	KAR	100062	LD2101800091	-1000000												
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2. The data is reported against four (4) columns and data formats are as under:

Sr.	Field Name	Format	Description
1	SBP BSC Office	ABC	Three-character mnemonic of SBP BSC field office
2	Bank Code	XXXXXX	Six digit unique code of reporting bank
3	LD No.	LDXXXXXXXXXX	Unique loan ID provided by SBP when refinance is disbursed.
4	Repayment Amount	(-) Amount	Minus sign (-) followed by amount of repayment

3. PENALTY CHARGING

To initiate a penalty charging or refund case under both parts of Export Finance Scheme or Islamic Export Refinance Scheme, choose ‘Penalty or Fine’ from **Case Type** menu and follow the steps described below.

- From the **Case Title** menu, choose the option according to the nature of repayment, as described below:
 - Charging of Penalties under Part-I
 - Charging of Penalties under Part-II

- Choose the CSV file and upload it by selecting it & clicking on ‘Open’ button. It must be ensured that CSV files containing details of fines or refunds against EFS / IERS loans are named as per following convention:

[6 digit bank code].[date: YYYYMMDD].[Category Code].csv

For example: 100078.20210824.FINEP1.csv

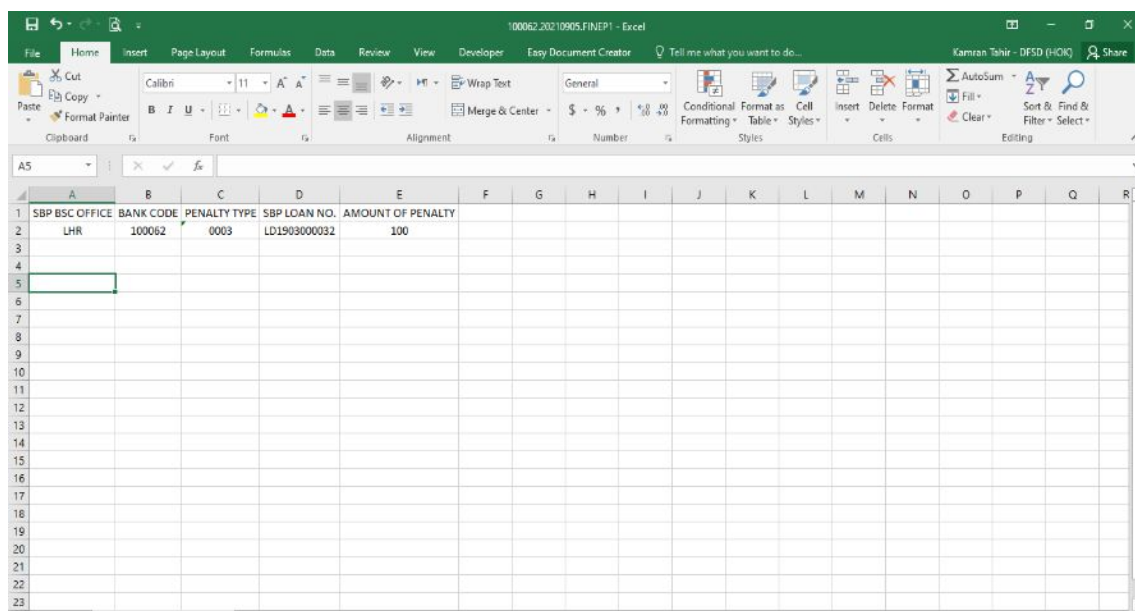
- Use following category codes in CSV file name according to the category of EFS, mode of financing and borrower type:

Sr.	Exporter Type	Code
1	Charging of Penalties under Part-I	FINEP1
2	Charging of Penalties under Part-II	FINEP2

CSV FILE FORMAT

I. Charging of Penalties under Part-I

- The CSV file format for sending details of penalties recovered by banks against EFS / IERS Part-I loans is provided below.

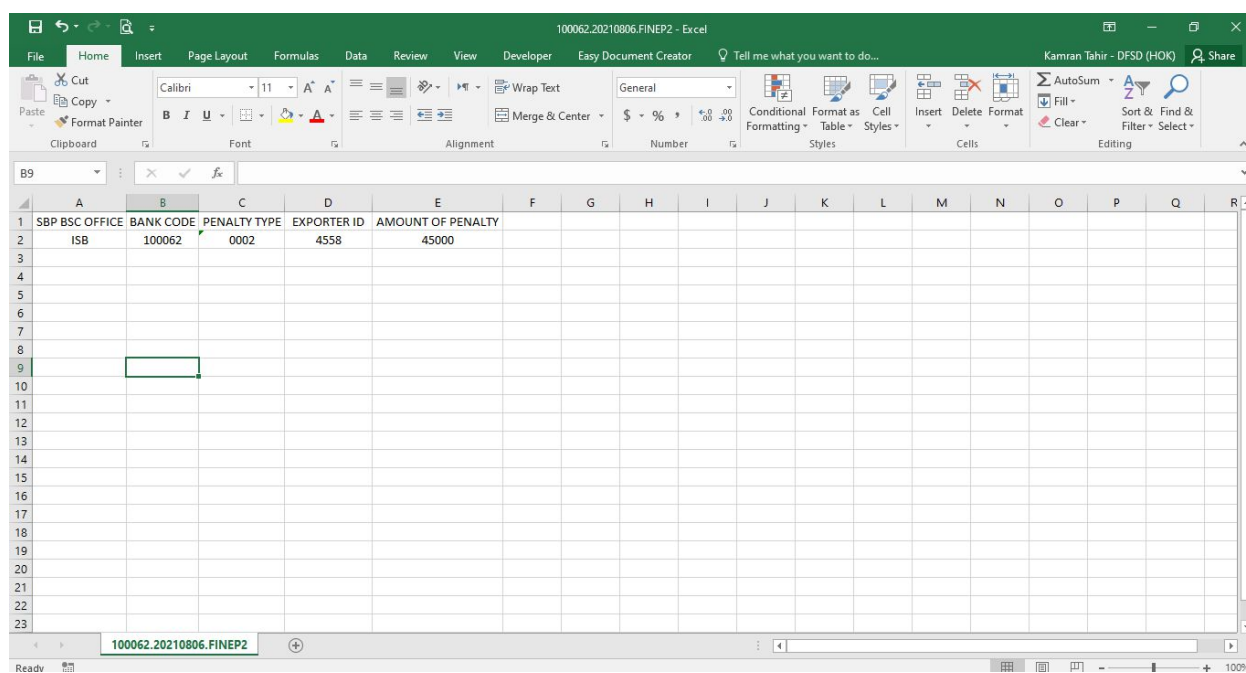


2. The data is reported against five (5) columns and data formats are as under:

Sr.	Field Name	Format	Description
1	SBP BSC Field Office	ABC	Three-character mnemonic of SBP BSC field office
2	Bank Code	XXXXXX	Six-digit unique code of reporting bank
3	Penalty Type	XXXX	Four-digit penalty code depicting type of penalty that is deposited / reported to SBP BSC
4	LD No.	LDXXXXXXXXXX	Unique loan ID provided by SBP when refinance is disbursed.
5	Fine Amount	Amount	Amount of penalty that is deposited / reported

II. Charging of Penalties under Part-II

1. The CSV file format for sending details of penalties recovered by banks against EFS / IERS Part-II loans is provided below.



2. The data is reported against five (3) columns and data formats are as under:

Sr.	Field Name	Format	Description
1	SBP BSC Field Office	ABC	Three-character mnemonic of SBP BSC field office
2	Bank Code	XXXXXX	Six-digit unique code of reporting bank
3	Penalty Type	XX	Two digit penalty code depicting type of penalty that is deposited / reported to SBP BSC
4	Exporter ID	XXXXXXXXXXXX	Twelve (12) digit unique exporter ID
5	Fine Amount	Amount	Amount of penalty that is deposited / reported

4. PENALTY REFUNDS

To initiate a penalty refund case under both parts of Export Finance Scheme or Islamic Export Refinance Scheme, choose 'Penalty or Fine' from **Case Type** menu and follow the steps described below.

The screenshot shows the 'Initiate New Case' form in the SBP Knowledge Management Portal. The 'Case Title' dropdown menu is open, showing options: 'Select case type', 'Exporters Limit under EFS Part-II', 'Exporters Performance under EFS Part-II', 'Exports Overdue', 'Extension of Maturity Date', 'Loan Repayment', 'New Exporter Request', 'Penalty or Fine' (highlighted), 'Performance Based Mark-up Rebate', 'Proceeds Realization', 'Profit', 'Rectification', 'Refinance Claim', and 'Shipment'. The 'Case Title' field is set to 'Select case title'. The 'Region' field is set to 'Select region'. The 'Proceed' button is visible at the bottom right of the form.

1. From the **Case Title** menu, choose the option according to the nature of repayment, as described below:

1) Refund of Penalties

The screenshot shows the 'Initiate New Case' form in the SBP Knowledge Management Portal. The 'Case Title' dropdown menu is open, showing options: 'Select case title', 'Select case title', 'Charging of Penalties under Part-I', 'Charging of Penalties under Part-II', and 'Refund of Penalties' (highlighted). The 'Department' field is set to 'Development Finance Support'. The 'Category' field is set to 'Export Finance Scheme'. The 'Case Type' field is set to 'Penalty or Fine'. The 'Case Title' field is set to 'Select case title'. The 'Proceed' button is visible at the bottom right of the form.

2. Choose the CSV file and upload it by selecting it & clicking on 'Open' button. It must be ensured that CSV files containing details of fines or refunds against EFS / IERS loans are named as per following convention:

[6 digit bank code].[date: YYYYMMDD].[Category Code].csv

For example: 100078.20210824.REFUND.csv

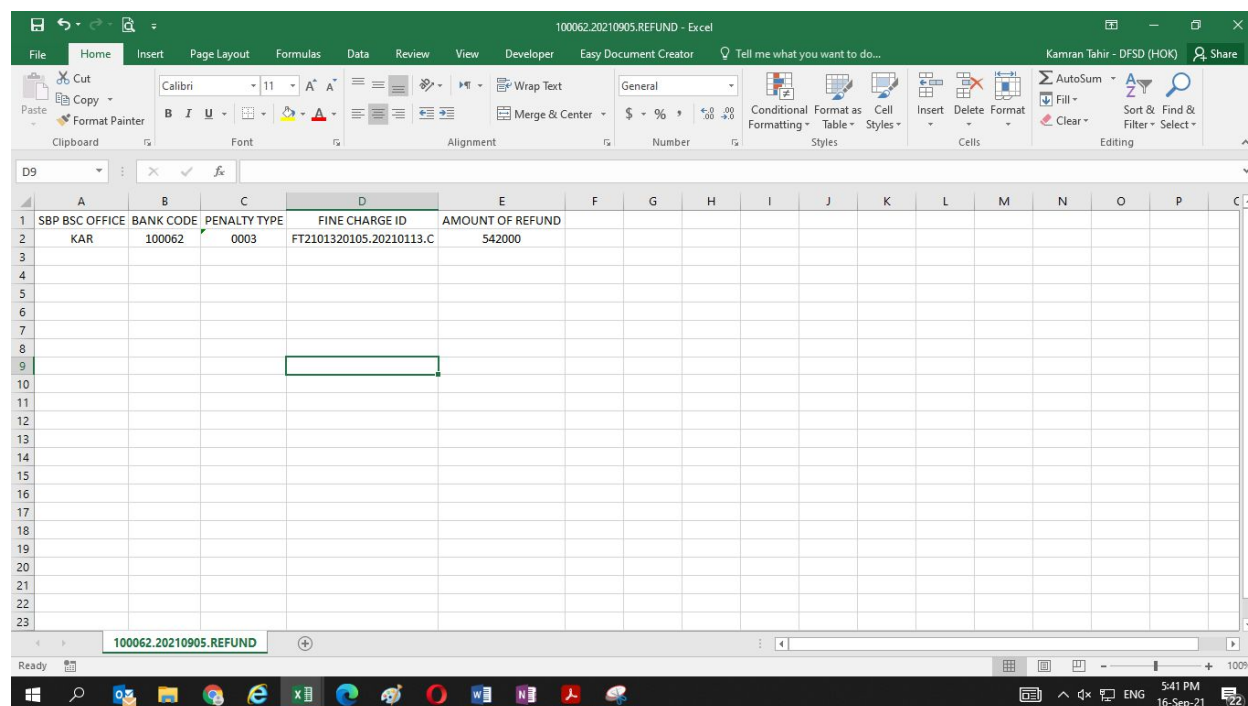
3. Use following category codes in CSV file name according to the category of EFS, mode of financing and borrower type:

Sr.	Exporter Type	Code
1	Refund of Penalties	REFUND

CSV FILE FORMAT

I. Refund of Penalties

1. The CSV file format for sending details of penalty refund sought by banks against both Parts of EFS / IERS is provided below.



2. The data is reported against five (5) columns and data formats are as under:

Sr.	Field Name	Format	Description
1	SBP BSC Field Office	ABC	Three-character mnemonic of SBP BSC field office
2	Bank Code	XXXXXX	Six digit unique code of reporting bank
3	Penalty Type	XXXX	Four-digit penalty code depicting type of penalty against which refund is claimed
4	Fine Charge ID	FTXXXXXXXXXX	Unique transaction ID, communicated by SBP BSC after recovery of fine reported by bank
5	Amount of refund	Amount	Amount of penalty that is to be refunded

5. EXTENSION OF MATURITY DATE

To initiate a case for requesting SBP BSC to extend maturity date of an EFS / IERS loan, choose 'Extension of Maturity Date' from **Case Type** menu and follow the steps described below.

The screenshot shows the SBP Online Portal interface. On the left is a sidebar with navigation links: Home, Drafts, My Tasks, My Cases, and User Management. The main content area has a search bar and a 'Log out' button. A dropdown menu is open, showing various case types. 'Extension of Maturity Date' is highlighted in blue. Other options include: Select case type, Exporters Limit under EFS Part-II, Exporters Performance under EFS Part-II, Exports Overdue, Loan Repayment, New Exporter Request, Penalty or Fine, Performance Based Mark-up Rebate, Proceeds Realization, Profit, Rectification, Refinance Claim, and Shipment. Below the dropdown are fields for 'Case Title' and 'Region', each with a 'Select' dropdown. A 'Proceed' button is at the bottom right of the form area. On the right side, there are four panels: 'Recent Submitted Cases' (showing Case No: SBPBSCHOK-DFSD-DFSDCAT1-HMB-14787), 'Recent Approved Cases' (No Case with this Status), 'Recent Discrepant Cases' (No Case with this Status), and 'Recent Declined Cases'.

1. To submit details of loans for which extension in maturity is requested, click on 'Extension of Maturity Date' from **Case Title** menu.

The screenshot shows the 'Initiate New Case' form in the SBP Online Portal. The form has fields for 'Department' (Development Finance Support), 'Category' (Export Finance Scheme), 'Case Type' (Extension of Maturity Date), and 'Case Title'. The 'Case Title' dropdown is open, showing 'Select case title', 'Select case title', and 'Extension of Maturity Date' (highlighted in blue). Below the dropdown is a 'Select region' dropdown. A 'Proceed' button is at the bottom right of the form area. The right side of the page is identical to the previous screenshot, showing the same sidebar and case status panels.

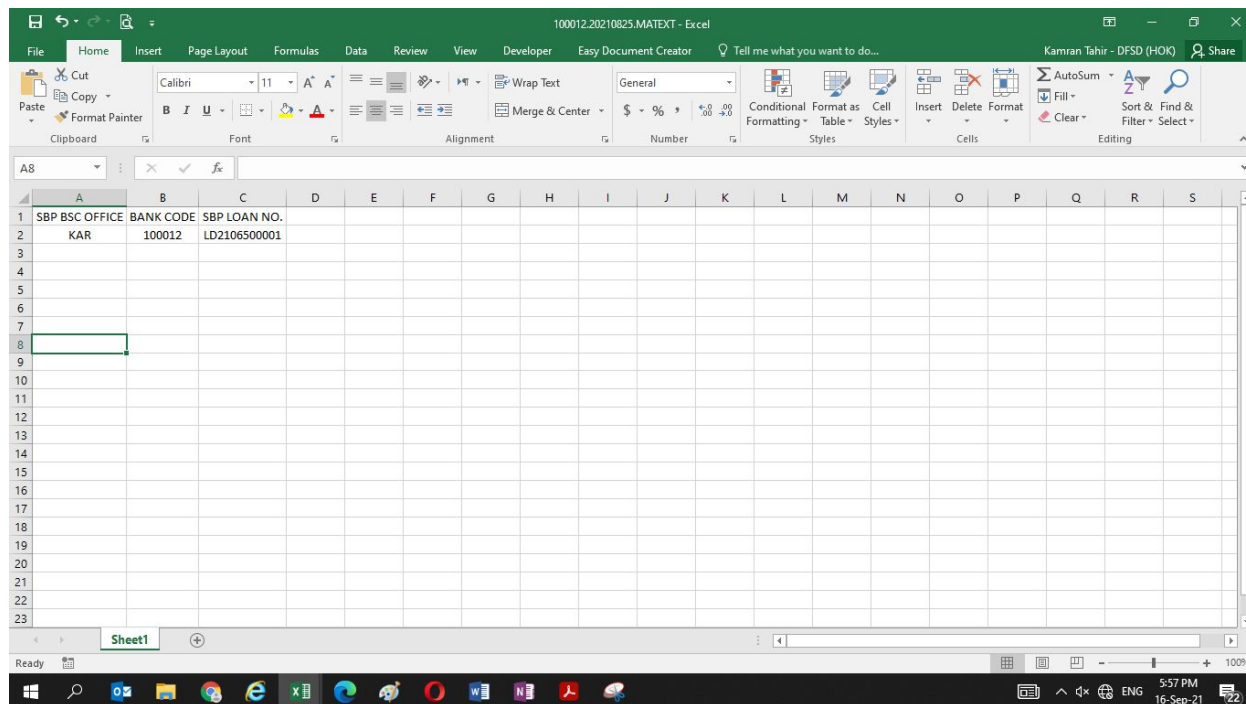
2. Choose the CSV file and upload it by selecting it & clicking on 'Open' button. It must be ensured that CSV files containing details of loans is named as per following convention:

[6 digit bank code].[date: YYYYMMDD].MATEXT.csv

For example: 100078.20210824.MATEXT.csv

CSV FILE FORMAT

1. The CSV file format for sending details of loans for extension in maturity is as under:



2. The data is reported against three (3) columns and data formats are as under:

Sr.	Field Name	Format	Description
1	SBP BSC Field Office	ABC	Three-character mnemonic of SBP BSC field office
2	Bank Code	XXXXXX	Six digit unique code of reporting bank
3	SBP Loan No.	LDXXXXXXXXXX	Unique SBP loan number provided after disbursement of refinance

6. PROFIT UNDER ISLAMIC REFINANCE LOANS

To initiate a case to report amount of profit under Islamic refinance loans under both parts of Islamic Export Refinance Scheme (IERS), choose 'Profit' from **Case Type** menu and follow the steps described below.

The screenshot shows the SBP Online Portal interface. On the left is a sidebar with navigation links: Home, Drafts, My Tasks, My Cases, and User Management. The main content area has a 'Select case type' dropdown menu open, showing options like 'Exporters Limit under EFS Part-II', 'Exporters Performance under EFS Part-II', 'Exports Overdue', 'Extension of Maturity Date', 'Loan Repayment', 'New Exporter Request', 'Penalty or Fine', 'Performance Based Mark-up Rebate', 'Proceeds Realization', 'Profit' (highlighted), 'Rectification', 'Refinance Claim', and 'Shipment'. Below the dropdown are fields for 'Case Title' and 'Region', each with a 'Select' dropdown. A 'Proceed' button is at the bottom. On the right, there are four panels: 'Recent Submitted Cases' (showing Case No: SBPBSCHOK-DFSD-DFSDCAT1-HMB-14787), 'Recent Approved Cases' (No Case with this Status), 'Recent Discrepant Cases' (No Case with this Status), and 'Recent Declined Cases'.

1. To submit amount of profit against Islamic loans, click on 'Profits on Loans under Islamic Mode' from **Case Title** menu.

The screenshot shows the 'Initiate New Case' form in the SBP Online Portal. The form has fields for 'Department' (Development Finance Support), 'Category' (Export Finance Scheme), 'Case Type' (Profit), and 'Case Title'. The 'Case Title' dropdown menu is open, showing options like 'Select case title', 'Profit on Loans under Islamic Mode' (highlighted), and 'Select region'. A 'Proceed' button is at the bottom. The right sidebar is identical to the previous screenshot, showing recent cases and status panels.

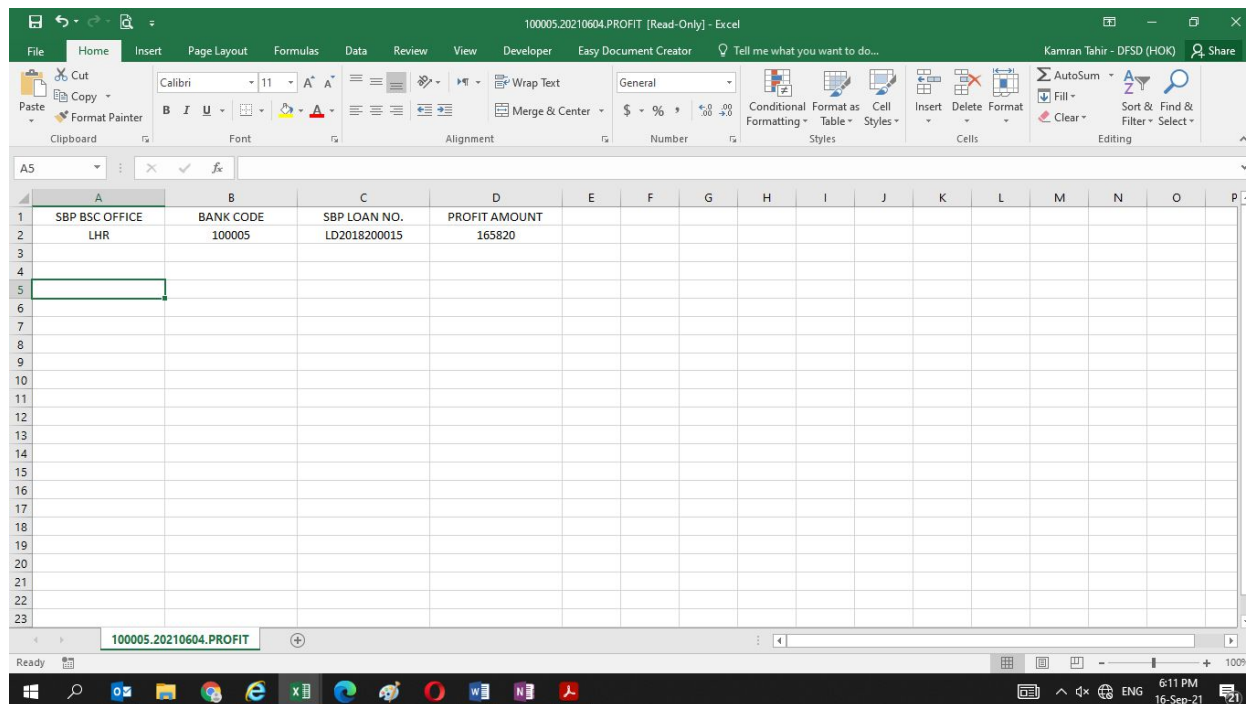
2. Choose the CSV file and upload it by selecting it & clicking on 'Open' button. It must be ensured that CSV files containing amount of profit is named as per following convention:

[6 digit bank code].[date: YYYYMMDD].PROFIT.csv

For example: 100078.20210824.PROFIT.csv

CSV FILE FORMAT

1. The CSV file format for sending amount of profits of SBP under Islamic mode is as under:



2. The data is reported against four (4) columns and data formats are as under:

Sr.	Field Name	Format	Description
1	SBP BSC Field Office	ABC	Three-character mnemonic of SBP BSC field office
2	Bank Code	XXXXXX	Six digit unique code of reporting bank
3	SBP Loan No.	LDXXXXXXXXXX	Unique SBP loan number provided after disbursement of refinance
4	Profit Amount	Amount	Amount of profit submitted to SBP BSC for recovery against SBP's share of profit

7. NEW EXPORTER REQUEST

To initiate a case for requesting SBP BSC to create new ID for an exporter, choose 'New Exporter Request' from **Case Type** menu and follow the steps described below.

The screenshot shows the SBP Online Portal interface. On the left is a sidebar with 'ONLINE PORTAL' and navigation links: Home, Drafts, My Tasks, My Cases, and User Management. The main content area has a top navigation bar with 'SBP Website', 'Privacy Statement', 'Contact', 'Help', 'Change Role', and 'HMB-Demo@sbp.com.pk'. Below this is a search bar and a 'Log out' link. The central form area is titled 'Select case type' and lists various options: Exporters Limit under EFS Part-II, Exporters Performance under EFS Part-II, Exports Overdue, Extension of Maturity Date, Loan Repayment, **New Exporter Request** (highlighted with a green box and a mouse cursor), Penalty or Fine, Performance Based Mark-up Rebate, Proceeds Realization, Profit, Rectification, Refinance Claim, and Shipment. Below this list are dropdowns for 'Case Title' and 'Region', and a 'Proceed' button. On the right, there are four panels: 'Recent Submitted Cases' (showing Case No: SBPBSCHOK-DFSD-DFSDCAT1-HMB-14787), 'Recent Approved Cases' (No Case with this Status), 'Recent Discrepant Cases' (No Case with this Status), and 'Recent Declined Cases'.

1. To submit details of exporter for whom a new ID is required, click on 'New Exporter Request' from **Case Title** menu.

The screenshot shows the 'Initiate New Case' form in the SBP Online Portal. The form fields are: Department (Development Finance Support), Category (Export Finance Scheme), Case Type (New Exporter Request), and Case Title (New Exporter Request, highlighted with a green box and a mouse cursor). Below the Case Title dropdown is a 'Select region' dropdown and a 'Proceed' button. The right sidebar is identical to the previous screenshot, showing 'Recent Submitted Cases', 'Recent Approved Cases', 'Recent Discrepant Cases', and 'Recent Declined Cases'.

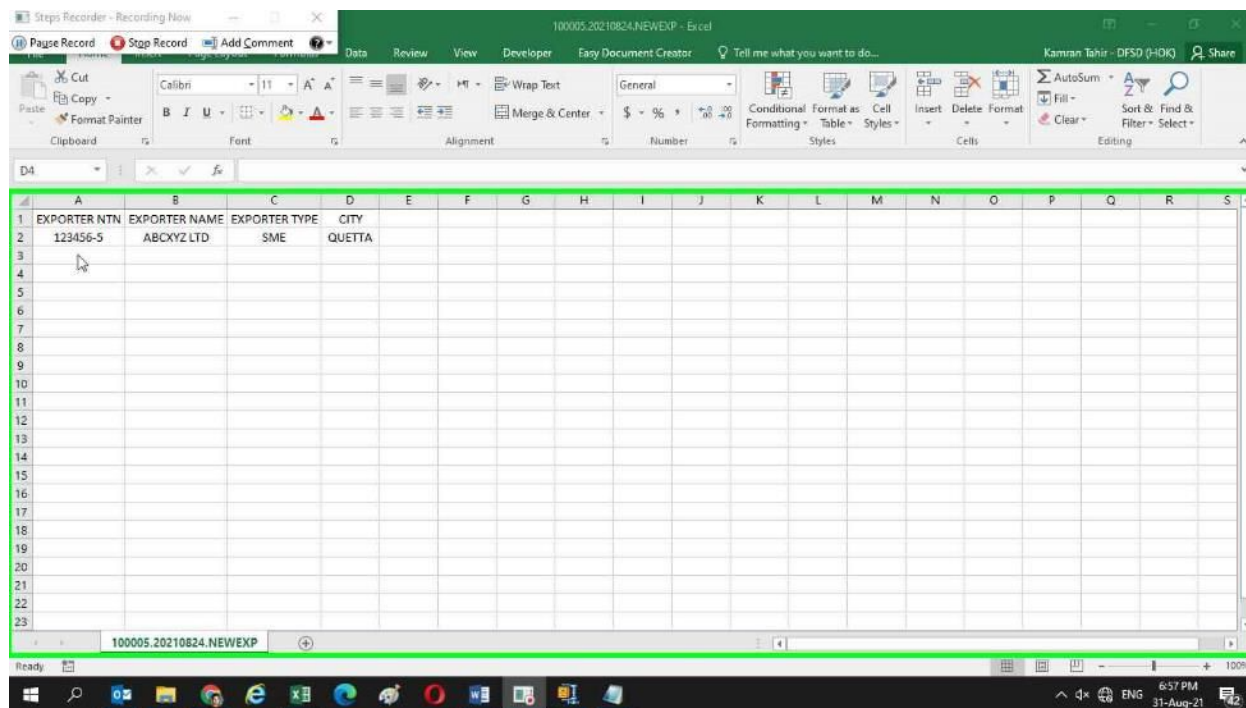
2. Choose the CSV file and upload it by selecting it & clicking on 'Open' button. It must be ensured that CSV files containing details of new exporters is named as per following convention:

[6 digit bank code].[date: YYYYMMDD].NEWEXP.csv

For example: 100078.20210824. NEWEXP.csv

CSV FILE FORMAT

3. The CSV file format for sending details of new exporters is as under:



4. The data is reported against four (4) columns and data formats are as under:

Sr.	Field Name	Format	Description
1	Exporter NTN	XXXXXXX-X	Active NTN of the exporter, as per FBR's format
2	Exporter Name	Text	Name of the exporter
3	Exporter Type	SME / CORPORATE	-
4	City	Text	City where the exporter is based

ANNEXURES

ANNEXURE I: SYSTEM CODES FOR PENALTIES

Sr.	Code	Type of Penalty
Part-I		
1	0001	Delayed Repayment in Part-I
2	0002	Less / less Adjustment of Export Proceeds
3	0003	Short Shipment
4	0004	Non Shipment
5	0005	Delayed Shipment
6	0007	Misreporting in Form D
7	0008	Misreporting in Annexure D
8	0009	Misreporting in EPRC
9	0010	Late Intimation of Substitution
10	0011	Late Submission of Shipping Documents
11	0012	Irregular Shipment
12	0013	Irregular Finance
13	0014	Late Submission of ED
14	0016	Non Submission of EPRC
15	0017	Late Submission of EPRC
16	0018	Other Default in Part-I
Part-II		
18	0006	Excess Availment
19	0030	Late Submission of EF-1 Statement
20	0032	Shortfall in Performance (Shipment 50% or Above)
21	0033	Shortfall in Performance (Shipment Less Than 50%)
22	0035	Late Submission of Post-facto EF-1 statement
23	0038	Misreporting in EF-1 Statement
24	0039	Misreporting in EE-1 Statement
25	0040	Misreporting in Form EP
26	0041	Misreporting in Schedule to Form EP
27	0042	Excess Availment of Refinance Limit by Exporter
28	0044	Delayed Repayment in Part-II
29	0045	Other Default in Part-I

ANNEXURE II: SBP BSC OFFICE MNEMONIC

SBP BSC Office Mnemonic	SBP BSC Office Name
BHP	Bahawalpur
DIK	D I Khan
FSB	Faisalabad
GUJ	Gujranwala
HYD	Hyderabad
ISB	Islamabad
KHI	Karachi
LHR	Lahore
MUL	Multan
MUZ	Muzaffarabad
NNB	North Nazimabad
PSH	Peshawar
QTA	Quetta
RWP	Rawalpindi
SLK	Sialkot
SUK	Sukkur