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## SME Portal FAQ

### 1. How can I log in to the SME Portal?

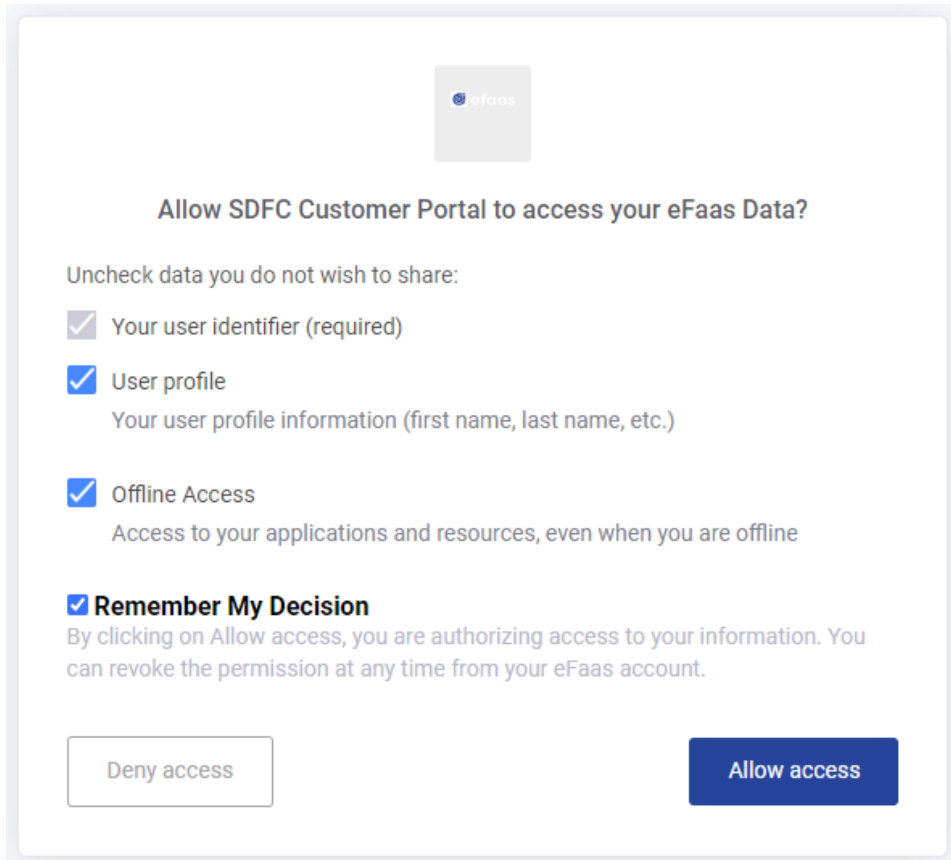
The SME Portal can be accessed through the following options.


#### 1.1 eFaas sign-in

- Customers with existing eFaas accounts must use their eFaas login details to access the SME Portal.
- Customers without existing eFaas accounts will be required to create an account which can be used to access the SME Portal.

#### 1.2 Once logged-in via eFaas:

- To access the SME Portal, customer will be required to give permission to share their eFaas account details with SDFC by clicking “Allow Access”.





**Allow SDFC Customer Portal to access your eFaas Data?**

Uncheck data you do not wish to share:

- Your user identifier (required)
- User profile  
Your user profile information (first name, last name, etc.)
- Offline Access  
Access to your applications and resources, even when you are offline

**Remember My Decision**  
By clicking on Allow access, you are authorizing access to your information. You can revoke the permission at any time from your eFaas account.

- Once logged in, customers who have any businesses registered will be able to view a list of these businesses and select one from which to apply.

## OTP sign-in

**The OTP sign-in feature is only available to verified Customers.**

- Verified Customers can utilize their mobile numbers or email addresses for subsequent sign-ins to the SME Portal.
- Enter the registered mobile number or email address with SDFC and request an OTP code to log-in to the SME Portal.

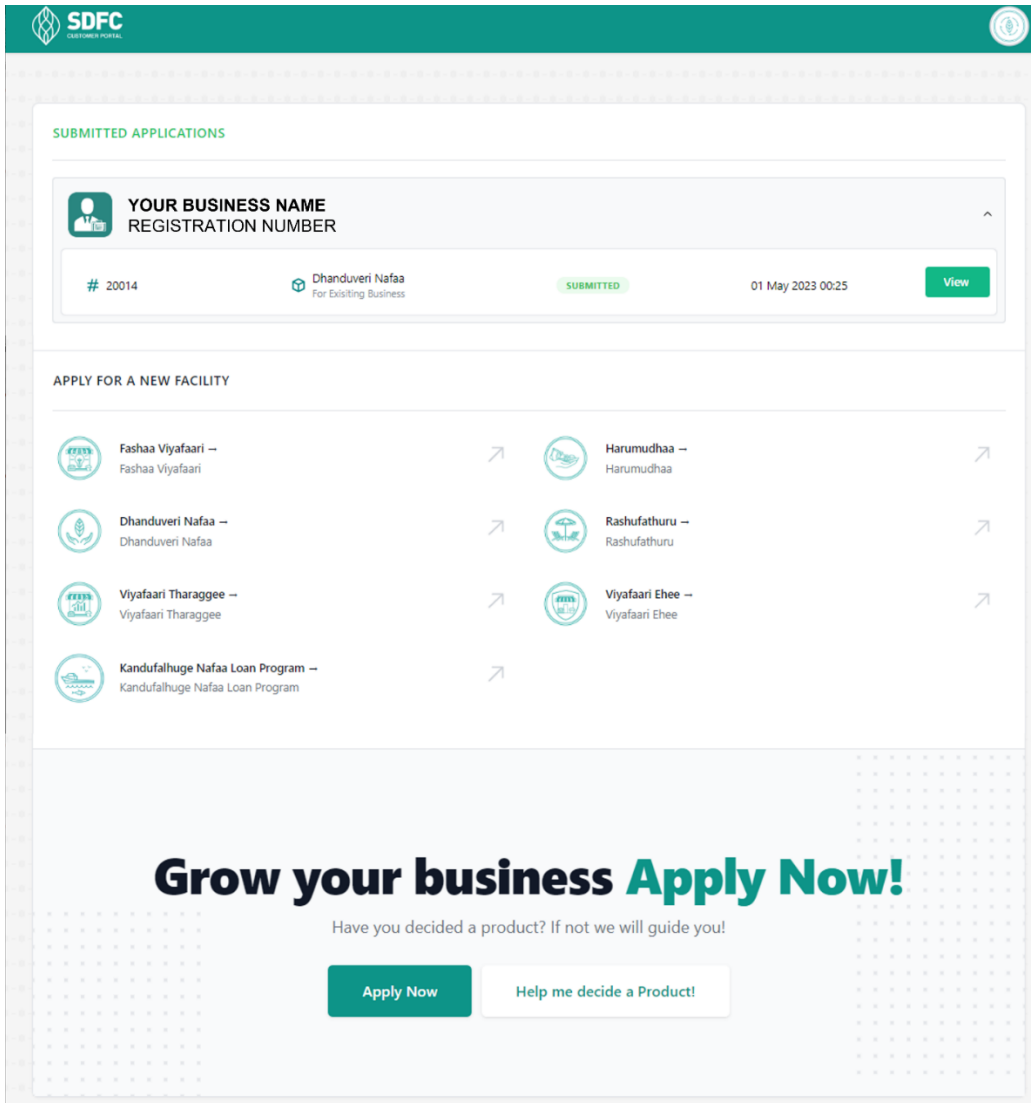
### 1.3 How do I verify my user account?

- As part of the loan application process, our team will conduct Customer Due Diligence (KYC process). Once the KYC process is completed, the Customer will be onboarded and will be considered as a verified customer of SDFC.
- An email and SMS notification will be sent upon completion of the Customer Due Diligence process (KYC)

## 2. How do I proceed after logging in?

Once you are logged in, you will be directed to our Home Page, where you will be able to view the screen as below:

- **Submitted Applications:** Existing applications will be listed under the relevant business they are associated with. To navigate to the application dashboard, click "**View**" on the right side of the relevant application to view more details and access functions.
- **Apply for a New Facility:** You may apply for any of our loan products by selecting the appropriate product from this field.
- **Help me decide a Product:** This wizard will take you through a quiz which will help Customers choose the right product. It is recommended that Customers contact SDFC to discuss further if they have any questions or require more information regarding the product(s) recommended by the Wizard.



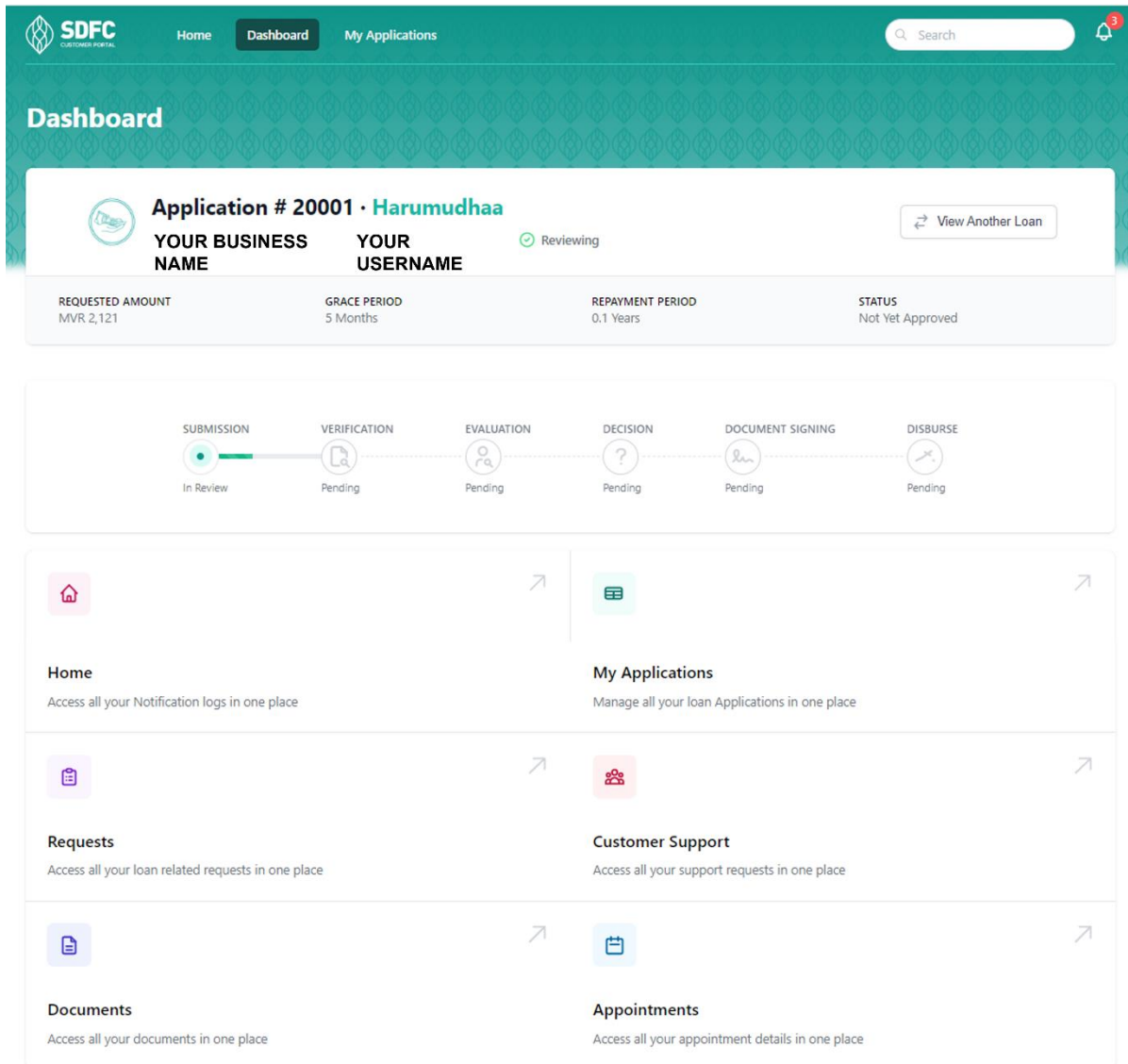
The screenshot displays the SDFC user interface. At the top, there is a green header with the SDFC logo and a user profile icon. Below the header, the main content area is divided into two sections. The first section, titled "SUBMITTED APPLICATIONS", shows a card for a business named "YOUR BUSINESS NAME" with registration number "20014". The application is for "Dhanduveri Nafaa For Existing Business", submitted on "01 May 2023 00:25", and has a "View" button. The second section, titled "APPLY FOR A NEW FACILITY", lists several loan products with icons and right-pointing arrows: "Fashaa Vijafaari", "Dhanduveri Nafaa", "Viyafaari Tharaggee", "Kandufalhuge Nafaa Loan Program", "Harumudhaa", "Rashufathuru", and "Viyafaari Ehee". At the bottom of the dashboard, there is a large green banner with the text "Grow your business Apply Now!" and a sub-headline "Have you decided a product? If not we will guide you!". Below the banner are two buttons: "Apply Now" (green) and "Help me decide a Product!" (white with green border).

### 3. What are the features of the “Dashboard”?

The Customer can access details of their application, and features including:

- Home – *This redirects the Customer back to the home page.*
- My applications
- Requests
- Customer Support
- Documents
- My Appointments

If the Customer has submitted more than one loan application, the applications can be accessed by clicking **"View another loan"** as shown below.



The screenshot shows the SDFC Customer Portal Dashboard. At the top, there is a navigation bar with 'Home', 'Dashboard', and 'My Applications' tabs, a search bar, and a notification bell with a '3' badge. The main heading is 'Dashboard'. Below this, a card displays 'Application # 20001 · Harumudhaa' with a 'View Another Loan' button. The card also shows 'YOUR BUSINESS NAME' and 'YOUR USERNAME' with a 'Reviewing' status. Below the card, a table lists application details:

REQUESTED AMOUNT	GRACE PERIOD	REPAYMENT PERIOD	STATUS
MVR 2,121	5 Months	0.1 Years	Not Yet Approved

Below the table is a progress bar with six stages: SUBMISSION (In Review), VERIFICATION (Pending), EVALUATION (Pending), DECISION (Pending), DOCUMENT SIGNING (Pending), and DISBURSE (Pending). At the bottom, there are six feature tiles with icons and descriptions:

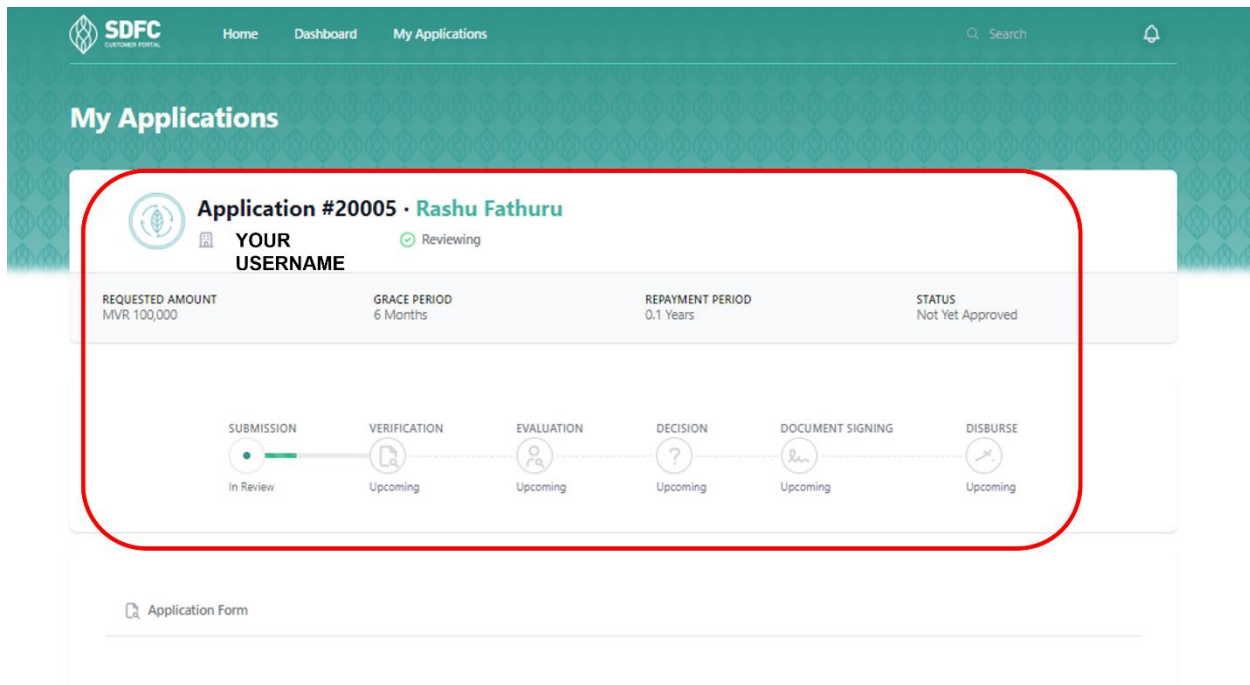
- Home**: Access all your Notification logs in one place.
- My Applications**: Manage all your loan Applications in one place.
- Requests**: Access all your loan related requests in one place.
- Customer Support**: Access all your support requests in one place.
- Documents**: Access all your documents in one place.
- Appointments**: Access all your appointment details in one place.

#### 4. What are the details I can view under “My Applications”?

“My Applications” is a page which can be accessed by clicking “Applications” on the Application Dashboard or “My Applications” on the Menu Bar of the SME Portal, and shows a list of the active applications:

Customer’s will be able to view the following:

- Application number
- Product category
- Business name
- Loan amount
- Grace period
- Repayment period
- Application status (approved/rejected/pending)
- Application stages (how the application is progressing)



**Application #20005 · Rashu Fathuru**  
YOUR USERNAME Reviewing

REQUESTED AMOUNT MVR 100,000	GRACE PERIOD 6 Months	REPAYMENT PERIOD 0.1 Years	STATUS Not Yet Approved
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SUBMISSION (In Review) → VERIFICATION (Upcoming) → EVALUATION (Upcoming) → DECISION (Upcoming) → DOCUMENT SIGNING (Upcoming) → DISBURSE (Upcoming)

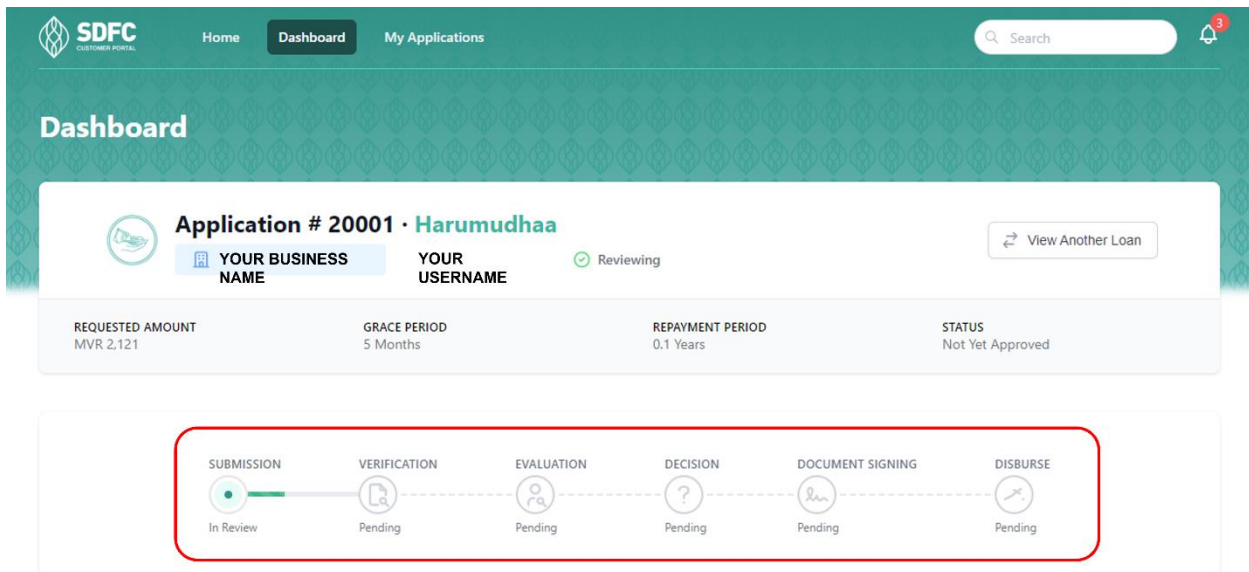
[Application Form](#)

#### 4.1 How can I view the "Status" of my application?

A bar on the Application Dashboard shows the stage at which the application is, and the wording below the bubbles indicates whether the stage has been completed or not.

The stages are:

- **Submission:** The Application is in its initial stage of checking basic documentation and product criteria.
- **Verification:** During this stage, documents will be reviewed and verified, and Customer interviews will be conducted along with Customer due diligence.
- **Evaluation:** This means the Application is being evaluated and the Application will be placed for a decision once evaluation is completed.
- **Decision:** At this stage you may view the decision taken for the Application.
- **Document Signing:** At this stage documentation/formalities will be completed for approved Applications.
- **Disbursement:** The Application is at the disbursement stage and funds will be released as per the Loan Agreement.



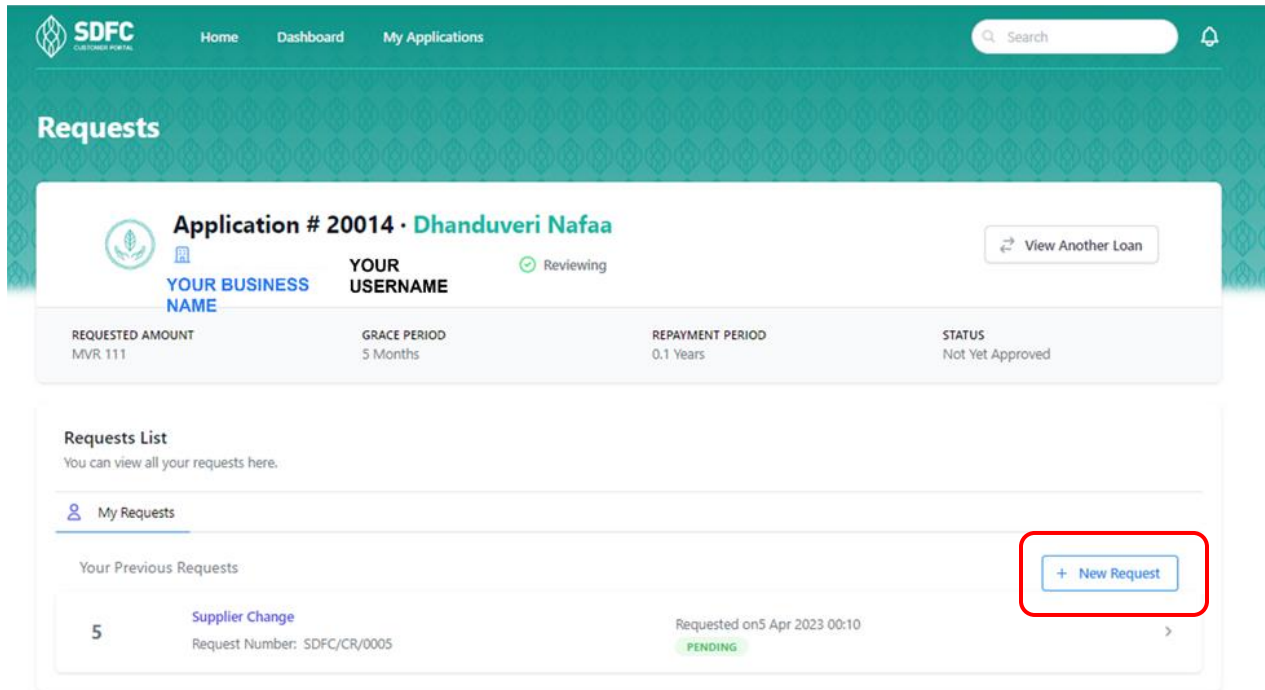
The screenshot shows the SDFC Application Dashboard for Application # 20001 - Harumudhaa. The dashboard includes a navigation bar with 'Home', 'Dashboard', and 'My Applications' tabs, a search bar, and a notification bell. The main content area displays the application details, including the requested amount (MVR 2,121), grace period (5 Months), repayment period (0.1 Years), and status (Not Yet Approved). A progress bar at the bottom shows the stages: SUBMISSION (In Review), VERIFICATION (Pending), EVALUATION (Pending), DECISION (Pending), DOCUMENT SIGNING (Pending), and DISBURSE (Pending). The SUBMISSION stage is highlighted with a red box.

REQUESTED AMOUNT	GRACE PERIOD	REPAYMENT PERIOD	STATUS
MVR 2,121	5 Months	0.1 Years	Not Yet Approved

STAGE	STATUS
SUBMISSION	In Review
VERIFICATION	Pending
EVALUATION	Pending
DECISION	Pending
DOCUMENT SIGNING	Pending
DISBURSE	Pending

## 5. How can I bring changes to an approved loan facility? (grace extension, revisions, reschedulements, restructuring and enhancement)

- By clicking “**New Requests**” on the dashboard as shown below, customer may submit a request to bring changes to the approved loan facility.
- You can view the types of the requests available for the Application by clicking “**New Request.**”



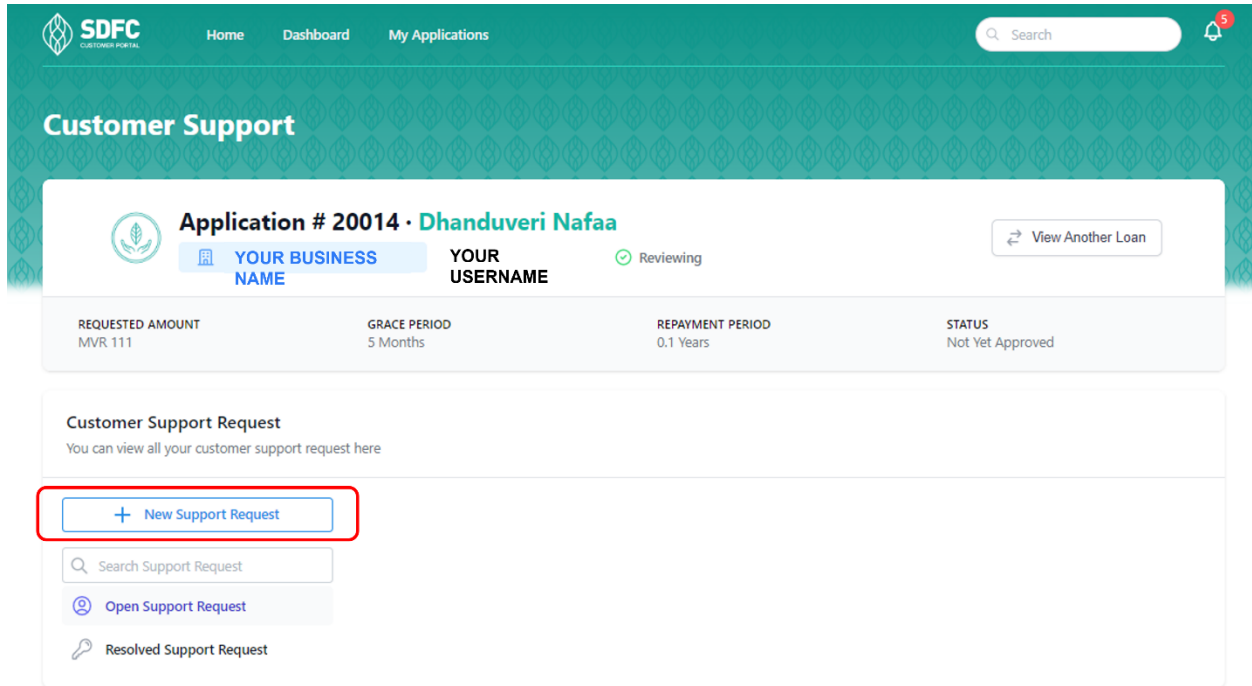
The screenshot displays the SDFC Customer Portal interface. At the top, there is a navigation bar with 'Home', 'Dashboard', and 'My Applications' links, along with a search bar and a notification bell. The main heading is 'Requests'. Below this, the application details for 'Application # 20014 - Dhanduveri Nafaa' are shown, including the business name and a 'Reviewing' status. A table provides loan details: Requested Amount (MVR 111), Grace Period (5 Months), Repayment Period (0.1 Years), and Status (Not Yet Approved). A 'View Another Loan' button is present. The 'Requests List' section indicates that the user can view all requests here. Under 'My Requests', there is a 'Your Previous Requests' section with a table listing a 'Supplier Change' request (Request Number: SDFC/CR/0005) that is 'PENDING' and was requested on 5 Apr 2023 at 00:10. A '+ New Request' button is highlighted with a red box.

### 5.1 Is it possible to request changes to the approved loan via email?

We will accept requests only through the SME Portal.

## 6. How may I request assistance relating to applications, through the SME Portal?

- You may submit a request by clicking “**New Support Request**” feature shown below.
- Customers are also able to view a list of their submitted requests on this page.
- For all support requests submitted, the customer will receive an SMS and an email notification with a reference number.



The screenshot displays the SDFC Customer Portal interface. At the top, there is a navigation bar with 'Home', 'Dashboard', and 'My Applications' links, a search bar, and a notification bell icon with a red '5' badge. Below the navigation bar is a teal header with the text 'Customer Support'. The main content area shows a loan application summary for 'Application # 20014 · Dhanduveri Nafaa'. The application is in a 'Reviewing' status. Below the summary is a table with the following data:

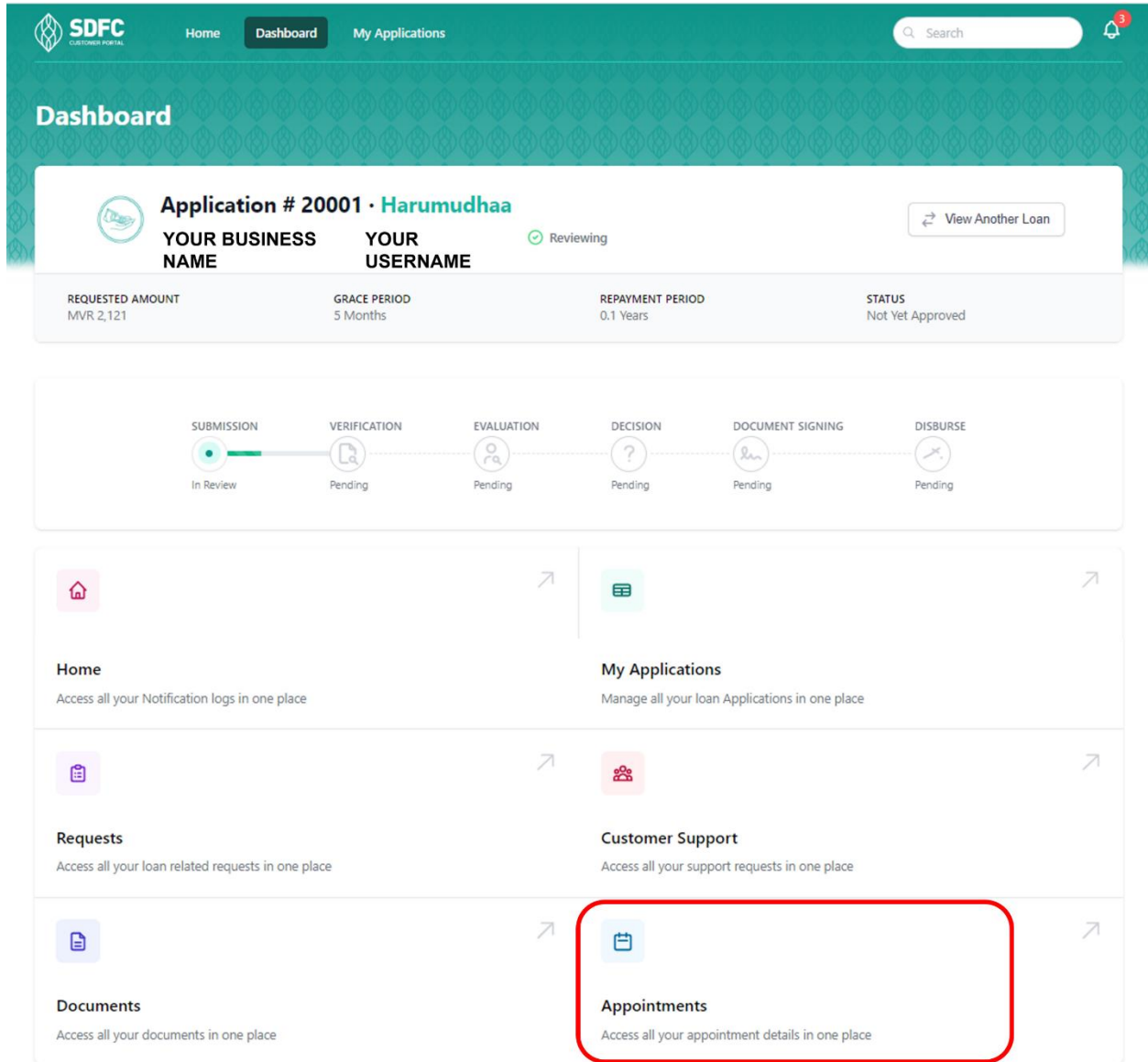
REQUESTED AMOUNT	GRACE PERIOD	REPAYMENT PERIOD	STATUS
MVR 111	5 Months	0.1 Years	Not Yet Approved

Below the table, there is a section titled 'Customer Support Request' with the text 'You can view all your customer support request here'. A red box highlights a button labeled '+ New Support Request'. Below this button are three filter options: 'Search Support Request', 'Open Support Request', and 'Resolved Support Request'.



## 7. How can I view details of appointments that are scheduled with SDFC?

- By clicking the “**Appointments**” through the dashboard, the customer can view scheduled appointments.
- The view will also provide details of **current and previous appointments scheduled with SDFC.**
- Once an appointment has been scheduled, the Customer will receive an SMS and an email notification.



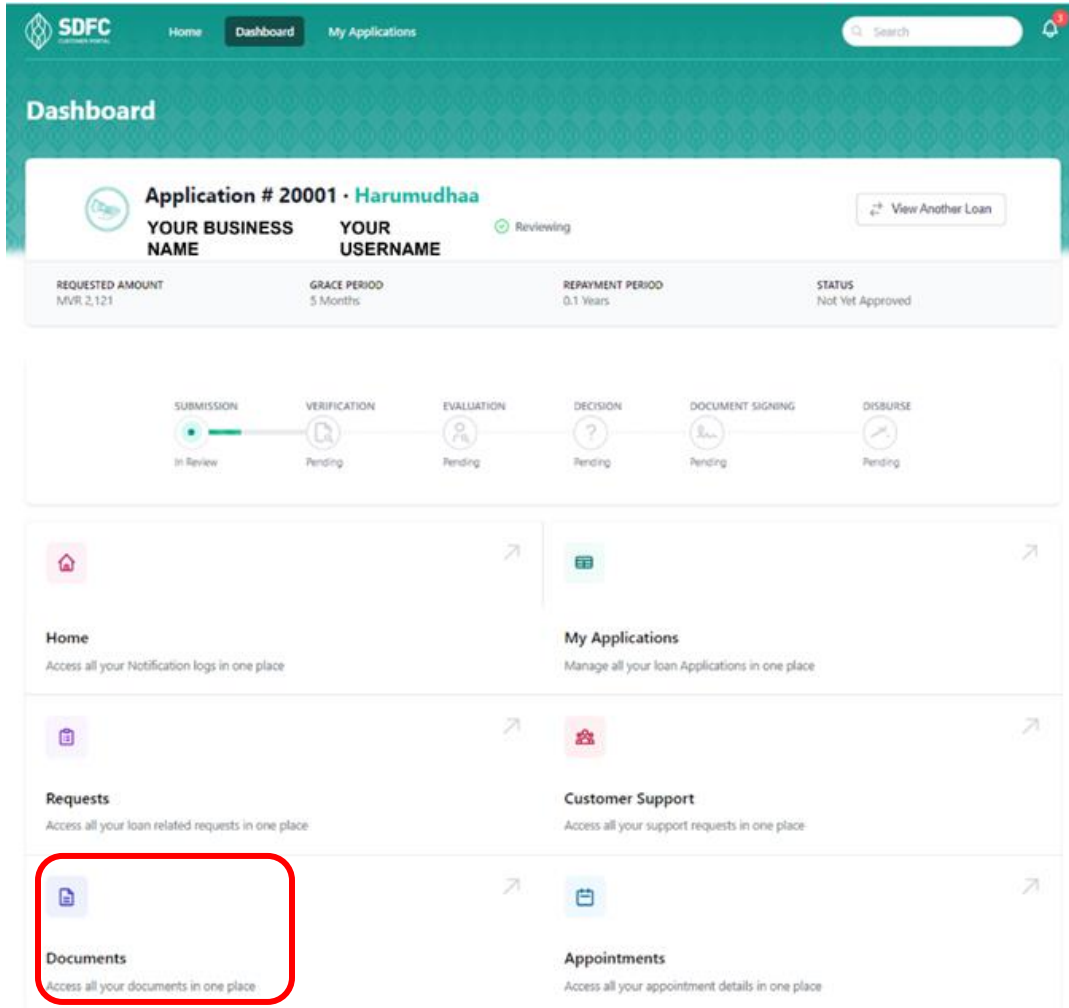
The screenshot displays the SDFC Customer Portal Dashboard. At the top, there is a navigation bar with 'Home', 'Dashboard', and 'My Applications' links, a search bar, and a notification bell icon with a red '3' badge. The main content area is titled 'Dashboard' and features a card for 'Application # 20001 - Harumudhaa'. This card includes a 'View Another Loan' button and a status indicator 'Reviewing'. Below the card is a table with the following data:

REQUESTED AMOUNT	GRACE PERIOD	REPAYMENT PERIOD	STATUS
MVR 2,121	5 Months	0.1 Years	Not Yet Approved

Below the table is a progress bar with six stages: SUBMISSION (In Review), VERIFICATION (Pending), EVALUATION (Pending), DECISION (Pending), DOCUMENT SIGNING (Pending), and DISBURSE (Pending). At the bottom, there is a grid of navigation tiles: Home, My Applications, Requests, Customer Support, Documents, and Appointments. The 'Appointments' tile is highlighted with a red border and contains the text: 'Appointments - Access all your appointment details in one place'.

## 8. How can I submit or view documents relating to my application?

- Document requests made by SDFC will be visible on the “Documents” tab as shown below on the dashboard.
- Customers may upload the requested documents through this page.

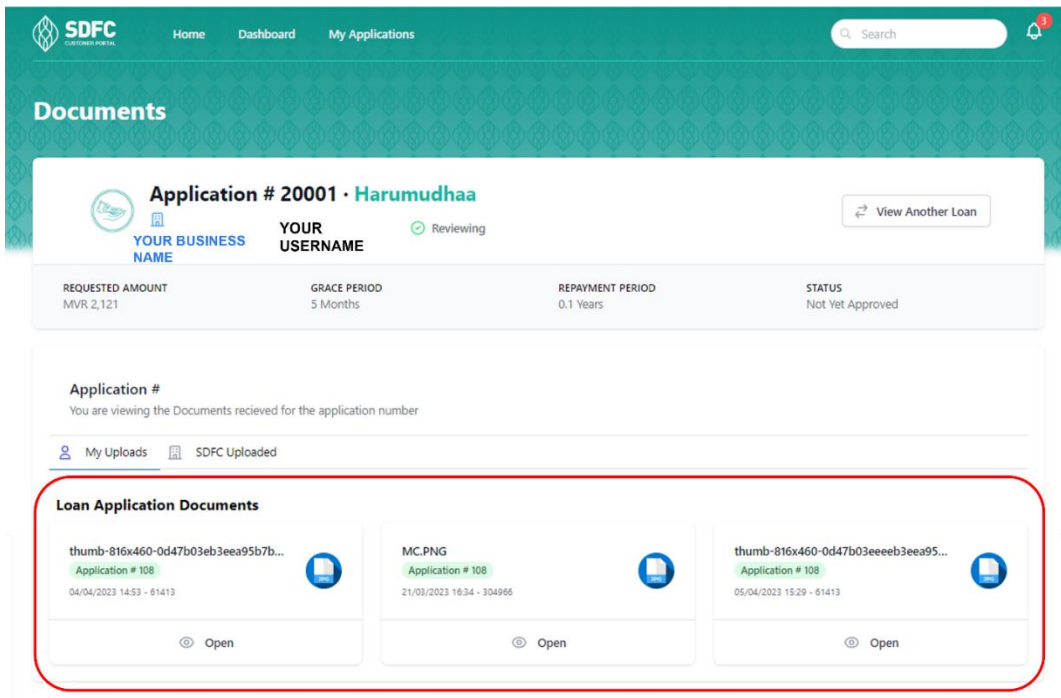


The screenshot displays the SDFC dashboard for a user named Harumudhaa. The top navigation bar includes 'Home', 'Dashboard', and 'My Applications'. The main content area shows application details for 'Application # 20001' with a status of 'Reviewing'. Below this is a progress bar with stages: SUBMISSION (In Review), VERIFICATION (Pending), EVALUATION (Pending), DECISION (Pending), DOCUMENT SIGNING (Pending), and DISBURSE (Pending). A table of key metrics is also present:

REQUESTED AMOUNT	GRACE PERIOD	REPAYMENT PERIOD	STATUS
NVR 2,121	5 Months	0.1 Years	Not Yet Approved

The bottom section of the dashboard features a grid of navigation tiles: Home, My Applications, Requests, Customer Support, Documents (highlighted with a red box), and Appointments. Each tile includes an icon and a brief description of its function.

- Documents previously uploaded can also be accessed through the view shown below, which can be used for future document requirements.



The screenshot shows the SDFC web application interface. At the top, there is a navigation bar with 'Home', 'Dashboard', and 'My Applications' links, along with a search bar and a notification bell. The main heading is 'Documents'. Below this, the application details for 'Application # 20001 - Harumudhaa' are displayed, including 'YOUR BUSINESS NAME' and 'YOUR USERNAME', with a 'Reviewing' status and a 'View Another Loan' button. A table below provides key details:

REQUESTED AMOUNT	GRACE PERIOD	REPAYMENT PERIOD	STATUS
MVR 2,121	5 Months	0.1 Years	Not Yet Approved

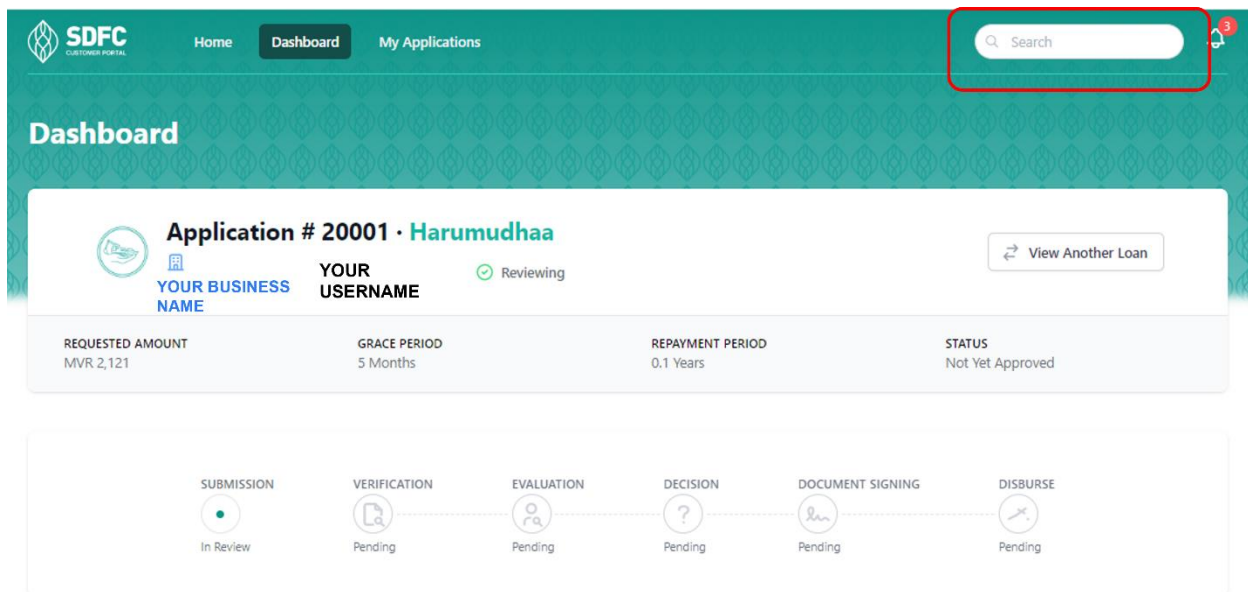
Below the table, there is a section for 'Application #' with a note: 'You are viewing the Documents received for the application number'. There are tabs for 'My Uploads' and 'SDFC Uploaded'. The 'Loan Application Documents' section is highlighted with a red box and contains three document cards:

- Document 1: thumb-816x460-0d47b03eb3eea95b7b... Application # 108, dated 04/04/2023 14:53 - 61413. Status: Open.
- Document 2: MC.PNG Application # 108, dated 21/03/2023 16:34 - 304966. Status: Open.
- Document 3: thumb-816x460-0d47b03eeeb3eea95... Application # 108, dated 05/04/2023 15:29 - 61413. Status: Open.

## 9. Is there a Search Function available on the SME Portal?

The search function shown as below, allows the Customer to navigate areas of the SME Portal as well as other relevant resources that are available from our sources such as;

- Schedule of Fee Charges
- Drawdown and Work schedule Template
- Business Plan
- Income Statement / Cashflow Statement Format
- Sample Board Resolution
- List of Accepted Valuers



The screenshot displays the SDFC Customer Portal interface. At the top, there is a navigation bar with the SDFC logo, the text 'CUSTOMER PORTAL', and menu items for 'Home', 'Dashboard', and 'My Applications'. A search bar is highlighted with a red box in the top right corner. Below the navigation bar, the main content area is titled 'Dashboard'. It features a card for 'Application # 20001 · Harumudhaa' with a 'View Another Loan' button. The card also shows 'YOUR BUSINESS NAME' and 'YOUR USERNAME' with a 'Reviewing' status. Below this, a table provides key application details:

REQUESTED AMOUNT	GRACE PERIOD	REPAYMENT PERIOD	STATUS
MVR 2,121	5 Months	0.1 Years	Not Yet Approved

At the bottom, a process flow diagram shows the following steps and their current statuses:

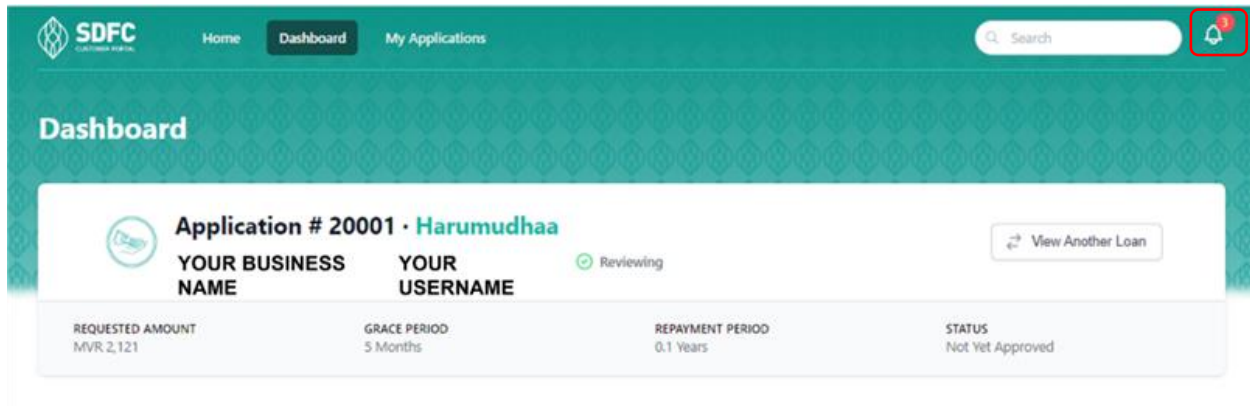
- SUBMISSION: In Review
- VERIFICATION: Pending
- EVALUATION: Pending
- DECISION: Pending
- DOCUMENT SIGNING: Pending
- DISBURSE: Pending

## 10. How do I view notifications received on SME Portal?

If you have received any notifications related to your application, you can view them by clicking on the “bell” icon above.

Notifications may include (but not limited to)

- Document requests
- KYC changes that require review and confirmation
- Responses to the Customer’s Support Requests.
- Responses regarding requests submitted to bring changes to approved loan facilities.
- Applications which have been sent back to the customer for review.
- Customer Appointments
- Change of Application status



The screenshot shows the SDFC SME Portal dashboard. At the top, there is a navigation bar with 'Home', 'Dashboard', and 'My Applications' links. A search bar and a notification bell icon (highlighted with a red box) are also present. The main content area displays 'Application # 20001 · Harumudhaa' with a 'View Another Loan' button. Below this, there are fields for 'YOUR BUSINESS NAME' and 'YOUR USERNAME', with a 'Reviewing' status indicator. A table at the bottom provides application details:

REQUESTED AMOUNT	GRACE PERIOD	REPAYMENT PERIOD	STATUS
MVR 2,121	5 Months	0.1 Years	Not Yet Approved

## 11. Will I get updates relating to my application from any other sources, besides the SME Portal?

Apart from the SME Portal, updates on the application will also be sent to the mobile number and email registered with SDFC.

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