



विदेश व्यापार महानिदेशालय
DIRECTORATE GENERAL OF
FOREIGN TRADE

Directorate General of Foreign Trade

EXPORT PROMOTION MISSION

Support for Alternative Trade Instruments—FACTORS WORKFLOW

Version 1.0

September 2026

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Overview

The Factor Workflow Application enables Factors to submit, manage, and track factoring transactions. User management for Factors follows the same model as Bank Officials.

Key Functions

- Create factoring applications
- Capture exporter and buyer information
- Record shipping bill details
- Enter factoring arrangement details
- Calculate interest and charges
- Manage settlement bank details
- Track applications through the Application Room

1: Registration

1. Navigate to <https://www.dgft.gov.in/> and click on Login button
2. Click on Register link on the screen.
3. Register User As->Bank Officials, Select Function ->Factors, Select Role->Administrator (for first time registration)/Officer (if administrator is already registered)
4. Select Factors->the factor name from which the user is registering.
5. Enter Basic Details like First Name, Last Name, Email ID, Mobile No, Pincode, District, State, City etc.
6. Enter the captcha and click on Send OTP button.
7. OTP will be sent to both email and mobile and the user needs to enter both.
8. After that, the temporary password will be sent to email and the user can enter the credentials to login.
9. Post administrator approval by DGFT, the administrator can view the user management menu and onboard the officers for the concerned factors.

dgft.gov.in/CP/#

विदेश व्यापार महानिदेशालय
DIRECTORATE GENERAL OF
FOREIGN TRADE

Glad to see you

Trade Connect
Strengthen

State of Origin
platform for all issuing agencies in India to
issue Certificates of Origin

from India
and database of accomplished Indian
foreign buyers

LOGIN REGISTER

Register User As*

Bank Officials

Note: Register here if you are an Officer / Administrator for Bank. Your details will be validated and approved by your respective Administrator / DGFT. Please use official email address only for registration purposes.
While registering as an Administrator, please ensure authorisation letter from Bank Head Office is attached while registering as an Administrator.

Select Function* Select Role*
Factors Officer

Select Factors*
121 Finance Private Limited (Old Name Yarrow Finance and In...

First Name* Last Name
ENTER FIRST NAME ENTER LAST NAME

Email ID* Mobile No.*
Enter Email Id Enter Mobile No

Pincode* District*

State* City*
Please Select Enter City

Note: Please ensure authorisation letter from Bank Head Office is attached while registering as an Administrator..

Click or Drag and Drop file to upload

Uploaded Size : 0.00 MB

Note: Maximum 5 Attachment of 5 MB Allowed (Only PDF,JPG are allowed)

5E3B2B

Type the above CAPTCHA Code.*
Please enter above CAPTCHA Code

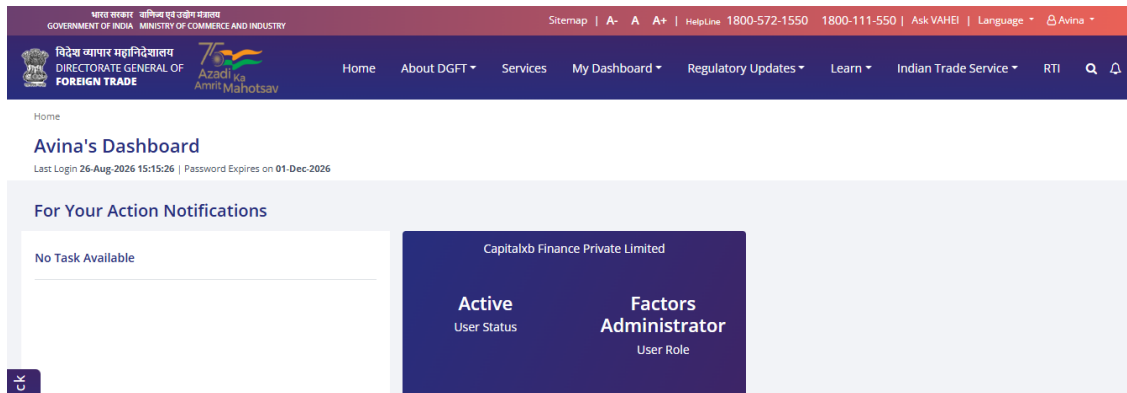
☐ By registering you are agreeing to our [terms & conditions](#)

Send OTP

2: Log In

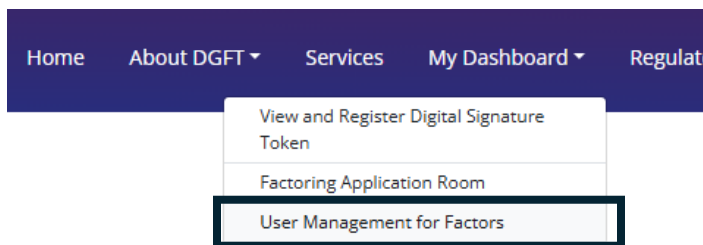
1. Log in to Factor Portal using your assigned credentials.

2. Post administrator approval by DGFT, the administrator can view the user management menu and onboard the officers for the factors concerned.



User Management for Factors:

Go to My Dashboard> User Management for Factors.



The user can search for the username by search filters and click on Search button.

Home / My Dashboard

User Management for Factors

Last Login 26-Aug-2026 15:15:26 | Password Expires on 01-Dec-2026

User Management

Factor Name

Capitalxb Finance Private Limited

Email(Contains)

Status

Please Select

DSC Registered

Please Select

Role

Please Select

Search

Reset

User List

Excel

#	Factor Name	Email	User Name	Role	Status	Last Login	Date Activated / Inactive	DSC Registered	Action
1	Capitalxb Finance Private Limited	f1@gmail.com	test	Factors Officer	Active	25/08/2026 15:22:02	24/06/2026 15:46:00		Action
2	Capitalxb Finance Private Limited	avinajain99@gmail.com	Avina Jain	Factors Administrator	Active	02/09/2026 14:12:22	15/07/2026 11:58:12		Action
3	Capitalxb Finance Private Limited	testfactor@gov.in	test factor	Factors Administrator	Active	16/07/2026 12:04:02	25/08/2026 15:00:45		Action

Showing 1 to 3 of 3 entries

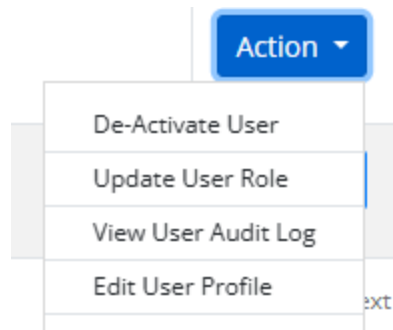
Previous 1 Next

The actions that can be performed on the user profiles for which approval is pending are as below:

- **Activate User:** Admin can activate the user profiles after entering the remarks.
- **Update user role:** Admin can update the user role, from admin to officer or vice versa.
- **View user audit log:** the admin can view the audit log for all the actions performed on the user profile.
- **Edit user profile:** The admin can edit the user profile.

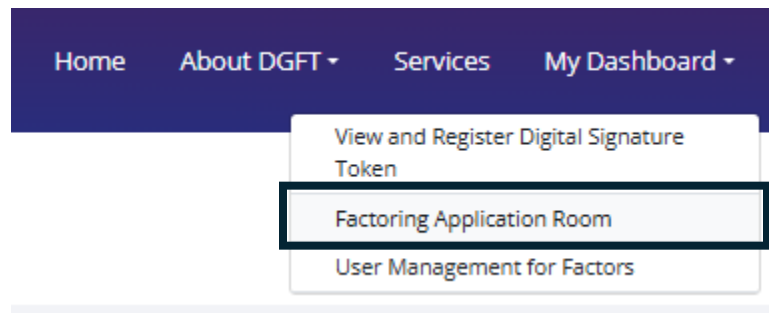
Once the officer is approved, the below mentioned actions can be performed.

- **De-activate user:** Admin can deactivate the user after entering the remarks.
- **Update User Role:** Admin can update the user role, from admin to officer or vice versa.
- **View User Audit log:** the admin can view the audit log for all the actions performed on the user profile.
- **Edit User profile:** The admin can edit the user profile.



3: Create a New Application

1. Navigate to: **My Dashboard** → **Factoring Application Room**



2. Click **Start Fresh Application**.
3. The system generates:
 - **Draft Number** (temporary reference)
 - **File Number** (HQ reference number)

A screenshot of the 'Factor Application Room' form. The form has a dark blue header with the text 'Factor Application Room'. Below the header, there are several input fields: 'Factor Name' (a dropdown menu with 'Capitalxb Finance Private Limited' selected), 'File No' (a text input field), 'Status' (a dropdown menu with 'Please Select' selected), 'File Date' (two text input fields for 'From Date' and 'To Date'), and 'UIN' (a text input field). At the bottom of the form, there are three buttons: 'Search', 'Reset', and 'Start Fresh Application'. A 'Note' section at the bottom states: '1) You can search and track all the applications from here.'

3.1 Enter Basic Details

- **Name of Factor:** The name of logged in factor will appear.

- UIN Number: The Factor needs to enter the UIN number, post that the exporter basic details will appear.
- IEC Number: Auto-populated based on UIN number entered.
- Firm Name: Auto-populated based on UIN number entered.
- Nature of Concern/Firm: Auto-populated based on UIN number entered.
- Exporter Type: Auto-populated based on UIN number entered.
- Sector: Auto-populated based on UIN number entered.
- ITCHS Code: Auto-populated based on UIN number entered.
- Product Description: Auto-populated based on UIN number entered.
- Country of Destination: Auto-populated based on UIN number entered.

The screenshot displays the 'Basic Details' section of the EPM-Factors User Guide. At the top, a progress bar shows six steps: Basic Details, Shipping/Invoices Bill Details, Factoring Details, Interest Cost Details, Payment Settlement Dets, and Summary. The 'Basic Details' section is active, showing a form with the following fields:

- Name Of Factor:** Capital/b Finance Private Limited
- UIN number of the exporter purchased factoring from you:** EPMFAC130526000078
- IEC:** 2993001221
- Firm name:** A C BROTHERS
- Nature of Concern/Firm:** Proprietorship
- Exporter type:** Merchant Cum Manufacturer Exporter
- Sector:** Leather Goods and footwear

Below the form, there is a table with the following columns: S.NO, HS CODE, Description, and Country of Destination. The table contains one entry:

S.NO	HS CODE	Description	Country of Destination
	640110	640110, Footwear incorporating a protective metal toe-cap	Aruba

The table also includes a 'Show' dropdown set to '1 entries', a 'Search' field, and navigation buttons: 'Previous', 'Next', 'Clear All', and 'Save & Proceed'.

✓ Click **Save & Proceed** before moving to the next section.

3.2 Enter Shipping Bill/ Invoice Details

- Invoice Number: Enter the invoice number, mandatory to enter.
- Invoice Date: Enter the invoice date, mandatory to enter.
- Invoice Currency: Enter the invoice currency, mandatory to enter.
- Total Invoice Value: Enter the total Invoice value, mandatory to enter.
- Shipping Bill Number: Enter the shipping bill number, mandatory to enter.
- Shipping Bill Date: Enter the shipping bill date, mandatory to enter.

- Shipping Bill FOB Value: Enter the shipping bill FOB value, mandatory to enter.
- Incoterms: Enter the incoterms, mandatory to enter.
- Shipping Bill FOB Currency: Select the shipping bill FOB currency, non-mandatory field.
- Port of Export: Select the port of export, mandatory to enter.
- Port of Discharge: Select the port of discharge, mandatory to enter.
- Country of Origin: Select the country of origin, mandatory to enter.

Basic Details Shipping/Invoices Bill Details Factoring Details Interest Cost Details Payment Settlement Dis Summary

Success Message
Your Application DRAFTFACTCLAIM00273566AM27 has been saved successfully

Invoice Details

Invoice Number*	Invoice Date*	Invoice currency*
21	01/02/2024	US Dollars
Total Invoice value *	Shipping bill no.*	Shipping bill date *
12	12	01/02/2024
Shipping Bill FOB value*	Incoterms *	SB FOB currency
12	12	US Dollars
Port of Export*	Port of Discharge*	Country of Origin*
CS, KHUNWA, DIST. SIDHARTHANAGAR, U.P.(INRWAB)	3RD EYE VOICE SEZ, COPL, DASCROI AHMEDABAD 380060(NADC6)	ANGOLA

Buyer Details

- Buyer Name: Enter the Buyer Name, mandatory to enter.
- Buyer Country: Enter the buyer country, mandatory to enter.
- Buyer Address: Enter the buyer address, non-mandatory field.
- Buyer Payment Date: Enter the buyer payment date, mandatory to enter.
- Buyer Payment Amount: Enter the buyer payment amount, mandatory to enter.
- Buyer Payment Currency: Select the buyer payment amount, mandatory to enter.

Buyer Details

Buyer Name*	Buyer country *	Buyer address
12	ANGUILLA	
Buyer Payment date*	Buyer payment amount*	Buyer payment currency*
14/07/2026	11112133	Japanese Yen

Clear All Save & Proceed

3.3 Enter Factoring Details

Provide details of the factoring arrangement.

- Factoring Reference ID: Enter the factoring reference ID, mandatory to enter.
- Invoice Assignment Date (When rights transferred): Enter the invoice assignment date.
- Advance Rate (%): Enter the advance rate in percentage, mandatory to enter.
- Advance/Repayment Amount: Enter the advance/repayment amount.
- Disbursement Date: Enter the Disbursement date of Advance/Repayment amount.
- Disbursement Currency: Enter the disbursement currency of Advance/Repayment amount.
- Maturity Date: Enter the maturity date, mandatory to enter.
- Tenor (Days): Enter the tenor in days, mandatory to enter.
- Final Disbursement Date: Enter the final disbursement date, mandatory to enter.
- Final Disbursement Currency: Enter the final disbursement currency, mandatory to enter.
- Final Disbursement Amount: Enter the final disbursement amount, mandatory to enter.
- Total Disbursement Amount: Enter the total disbursement amount, mandatory to enter.
- Factoring type: Select the factoring type: Recourse or Non-recourse factoring.
- Factoring Model: Choose the applicable option: One Factor, Two Factor, Import Factoring, Reverse Factoring, Back-to-Back Factoring, Others
- Factoring Currency: Select the factoring currency.
- Hedging Used: Select if hedging is user (Yes/No)
- Borrowing Currency: Select the currency in which the financing facility is extended.

✓ ✓ ○ ○ ○ ○
 Basic Details Shipping/Invoices Bill Details **Factoring Details** Interest Cost Details Payment Settlement Dts Summary

✓ **Success Message**
 Your Application DRAFTFACTCLAIM00273566AM/27 has been saved successfully

Factoring Details

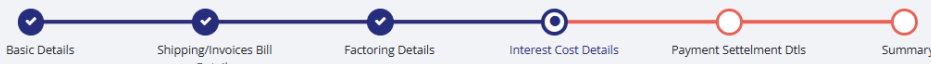
Factoring reference ID* weqwe	Invoice Assignment Date (When rights transferred)* 03/09/2026	Advance Rate (%)* 2
Advance/Prepayment amount 3233	Disbursement Date (of Advance/Prepayment) 03/09/2026	Disbursement currency (of Advance/Prepayment) US Dollars
Maturity Date* 03/09/2026	Tenor (In days)* 12	Final Disbursement Date* 02/09/2026
Final amount Disbursement currency* US Dollars	Final Disbursement amount* 32232	Total Disbursement amount* 2323
Factoring Type ☒ Recourse Factoring ☐ Non-Recourse Factoring	Factor modal One factor	Factoring currency* US Dollars
Hedging Used* ☐ Yes ☒ No	Borrowing currency ⓘ US Dollars	

3.4 Enter Interest & Cost Details

- Benchmark (e.g., SOFR): Enter the benchmark, mandatory to enter.
- Benchmark Rate: Enter the benchmark rate in percentage.
- Benchmark Days: Enter the benchmark days.
- Benchmark rate charge: Enter the benchmark rate charge.
- Margin/Spread: Enter the margin/spread in percentage.
- Margin/ Spread charge: Enter the margin/spread charge.
- Total Interest Rate: Enter the total interest rate in percentage, i.e. **Benchmark + Margin**
- Total Interest Charge: Enter the total interest charge.
- Factoring charge: Enter the factoring charge in percentage.
- Factoring Fees: Enter the factoring fees.
- Processing Fee: Enter the processing fees.
- Document Handling Charges: Enter the document handling charges, if any.
- Annual facility set-up fee: Enter the annual facility set-up fee.
- Import Factor Commission Cost: Enter the import factor commission cost.

- Other Charges: Enter the other charges, if any.
- Total Charges: Enter the total charges.
- Insurance Premium amount: Enter the insurance premium amount cost, if any.
- Insurer: Enter the insurer's name, if any.

 Review all calculations before proceeding.



 **Success Message**
 Your Application DRAFTFACTCLAIM00273566AM27 has been saved successfully

Interest & Other Administrative Cost Details

Benchmark (SOFR etc.) * SOFR	Benchmark Rate (%) * 3	Benchmark Days * 23
Benchmark rate charge * 2	Margin/Spread (%) * 2	Margin/ Spread charge * 23
Total Interest Rate (%) (Benchmark + Margin) * 5	Total interest charge * 2	Factoring charge (%) * 2
Processing fees * 3	Processing fees * 233	Document handling charges (if any) * 323
Annual facility set-up fee (if applicable) * 233	Import factor commission cost (if applicable) 323	Other charges (if any) * 3223
Total charges * 23323	Insurance premium amount (cost: If any) * 323	Insurer (if any) test

Back

Clear All
Save & Proceed

3.5 Enter Payment Settlement Details

- Settlement Bank Name
- IFSC Code
- Settlement Bank Account Number
- Settlement Amount

Click **Add** to record multiple settlement accounts if required.

✓

Basic Details

✓

Shipping/Invoices Bill Details

✓

Factoring Details

✓

Interest Cost Details

○

Payment Settlement Dtls

○

Summary

✓

Success Message
 Your Application DRAFTFACTCLAIM00273566AM27 has been saved successfully

×

Advance Settlement

Settlement bank name*

IFSC code*

Settlement bank account No.*

▼

Settlement amount*

Add

Feedback

S.No.	Settlement bank name	IFSC code	Settlement bank account No.	Settlement amount	Action
1	THE AHMEDABAD DISTRICT CO OP BANK LTD	SBIN0999999	3423232324343242	324324.32	✎ 🗑

3.6 Enter Final Settlement Details

- Settlement Bank Name
- IFSC Code
- Bank Account Number
- Settlement Amount

Click **Add** additional settlement records.

Final Settlement

Settlement bank name*

IFSC code*

Settlement bank account No.*

▼

Settlement amount* ⓘ

Add

Feedback

S.No.	Settlement bank name	IFSC code	Settlement bank account No.	Settlement amount	Action
1	THE AHMEDABAD DISTRICT CO OP BANK LTD	SBIN0999999	2324342343242343	232323	✎ 🗑

Clear All

Save & Proceed

3.7 Review of the Application Summary

Confirm that:

- ✓ Exporter details are complete
- ✓ Product details are correct
- ✓ Shipping Bill information matches supporting documents

- ✔ Factoring values and currencies are accurate
- ✔ Interest and charges are reviewed
- ✔ Settlement details are correct
- ✔ All mandatory fields are completed

✔

Basic Details

✔

Shipping/Invoices Bill Details

✔

Factoring Details

✔

Interest Cost Details

✔

Payment Settlement Dtls

🎯

Summary

✔

Success Message

Your Application DRAFTFACTCLAIM00273566AM27 has been saved successfully

×

Print Summary

Basic Details

Name Of Factor

Capitalxb Finance Private Limited

UIN number of the exporter purchased factoring from you

EPMFAC130526000078

IEC

2993001221

Firm name

A C BROTHERSs

Nature of Concern/Firm

Proprietorship

Exporter type

Merchant Cum Manufacturer Exporter

Sector

Leather Goods and footwear

↑

SNo.	HS Code	Description	Country of Destination
1	640110	640110, Footwear incorporating a protective metal toe-cap	Aruba

Invoice Details

Invoice Number

21

Invoice Date

01/02/2024

Invoice Currency

US Dollars

Total Invoice Value

12

Shipping Bill No.

12

Shipping Bill Date

01/02/2024

Shipping Bill FOB Value

12

Incoterms

12

SB FOB Currency

US Dollars

Port of Export

LCS, KHUNWA, DIST. SIDDHARTHANAGAR, U.P.(INRWAB)

Port of Discharge

3RD EYE VOICE SEZ, CCIPL, DASCROI AHMEDABAD 380060(INADC6)

Country of Origin

ANGOLA

ack

Feedback

Buyer Details

Buyer Name

12

Buyer Country

ANGUILLA

Buyer Address

Buyer Payment Date

14/07/2026

Buyer Payment Amount

11112133

Buyer Payment Currency

Japanese Yen

Factoring Details

Factoring Reference ID

weqwe

Invoice Assignment Date (When rights transferred)

03/09/2026

Advance Rate (%)

2

Advance / Prepayment Amount

3233

Disbursement Date (of Advance/Prepayment)

03/09/2026

Disbursement Currency (of Advance/Prepayment)

Maturity Date

03/09/2026

Tenor (in days)

NA

Final Disbursement Date

02/09/2026

Final Amount Disbursement Currency

US Dollars

Final Disbursement Amount

32232

Total Disbursement Amount

2323

Factoring Type

0

Factor Modal

One factor

Factoring Currency

US Dollars

Hedging Used

1

Borrowing Currency

US Dollars

Interest & Other Administrative Cost Details

Benchmark

SOFR

Benchmark Rate (%)

3

Benchmark Days

23

Benchmark Rate Charge

2

Margin/Spread (%)

2

Margin / Spread Charge

23

Total Interest Rate

4

Total Interest Charge

2

Factoring Charge (%)

2

Factoring Fees

233

Processing Fees

233

Document Handling Charges (if any)

323

Annual Facility Setup Fee (if applicable)

233

Import Factor Commission Cost (if applicable)

323

Other Charges (if any)

3223

Total Charges

23323

Insurance Premium Amount (cost - if any)

323

Insurer (if any)

test

Feedback

S.No.	Settlement Bank Name	IFSC Code	Settlement Bank Account No.	Settlement Amount
1	THE AHMEDABAD DISTRICT CO OP BANK LTD	SBIN0999999	3423232324343242	324324.32

Feedback

S.No.	Settlement Bank Name	IFSC Code	Settlement Bank Account No.	Settlement Amount
1	THE AHMEDABAD DISTRICT CO OP BANK LTD	SBIN0999999	2324342343242343	232323

back

Sign

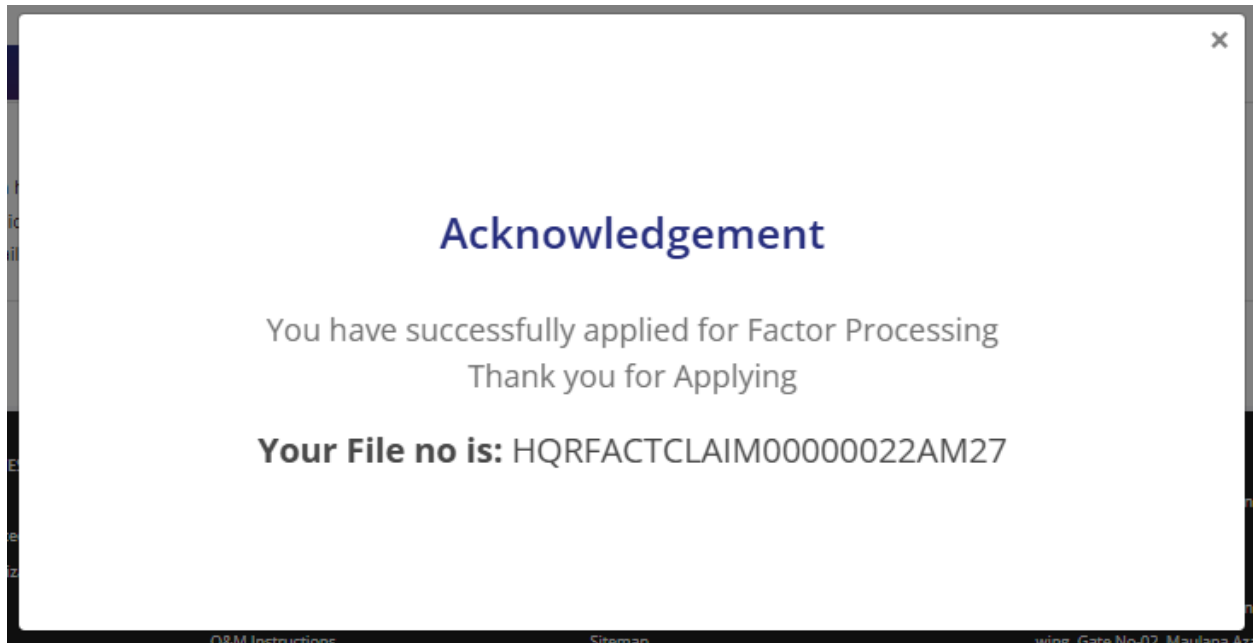
3.8 Save or Submit

Save as Draft

- Use when information is incomplete.
- Retrieve later using the Draft Number.

Submit

- Click Sign and then **Submit** once all details are verified.
- The application moves for further processing and tracking through the generated File Number.



4: View Submitted files

The submitted file can be viewed from the Factoring application room and search with the file number.

Factor Application Room

Factor Name

Capitalxb Finance Private Limited

File No

HQRFACCLAIM00000022AM27

Status

Please Select

File Date

From Date To Date

UIN

Search

Reset

Start Fresh Application

Note:

1) You can search and track all the applications from here.

2) To file a new claim return, click on start fresh application.

3) Option to upload multiple claims in a return is available under the file details.

File No	Draft No	File Date	Status	Pending With / Closed By	Action
HQRFACCLAIM00000022AM27	DRAFTFACTCLAIM00273566AM27	03/09/2026	Auto Approved		Action

On click of file number link, the file will be opened in read only mode.