



GENERAL BANKING TATS FOR CUSTOMERS

ACTIVATION/ TDR/RFC/ ISSUANCE & ENCASHMENT TATS			
S#	Service Standards	Service Time	Cut Off Time
1.	Term Deposit Receipt (TDR)/Riba free Certificate (RFC) Issuance/ Rollover	Same Day	4:00pm
2.	TDR/RFC Encashment	Same Day	4:00pm
3.	TDR premature Encashment	Same Day	4:00pm
4.	RFC premature Encashment	Same Day	4:00pm

GENERAL BANKING TATS			
S#	Service Standards	Service Time	Cut Off Time
1.	Statement issuance request at branch	10 minutes	5:00 pm
2.	Cheque Book issuance request	03-05 Business Days	3:00pm
3.	ATM Replenishment	15-20 Minutes	5:00 pm
4.	Utility Bill Payments Request	5-10 Minutes	5:00 pm (In case of Saturday banking cut off will be 1:30 pm)
5.	Balance/Reference Certificate Request	15-20 Minutes	5:00 pm
6.	Stop Payment Request	10-15 Minutes	5:00 pm
7.	Tax Certificate Issuance Request	25-30 Minutes	5:00 pm
8.	Local Clearing	2 Business Days	3:00pm
9.	Outward Bills for Collection (OBC) processing	3-5 Business Days	5:00pm
10.	Banker Cheque/Security Deposit Receipt issuance	15-20 Minutes	5:00 pm
11.	Banker Cheque/Security Deposit Receipt Encashment	15-20 Minutes	5:00 pm
12.	Duplicate Instrument Issuance	1- 3 Business days	5:00pm
13.	Inward Bill for collection (IBC)	- To be sent to related bank's branch on same day - On receipt of IBC it is to be presented on the same day	3:00pm

14.	IBFT Over The Counter (OTC)	15-20 Minutes	5:00 pm
15.	Real Time Gross Settlement(RTGS)	25- 30 Minutes	3:30pm
16.	Foreign Telegraphic Transfer	25-35 Minutes	3:00pm
17.	Foreign Currency Demand Draft issuance	25-35 Minutes	3:00pm
18.	Locker Issuance	Same day	5:00 pm
19.	Locker Operations	Entertain customer within 15 minutes (in case the locker room is vacant)	5:00 pm
20.	Cash Withdrawal	7-12 Minutes	5:00 pm (In case of Saturday banking cut off will be 1:00 pm)
21.	Cash Deposit	15-20 Minutes***	5:00 pm (In case of Saturday banking cut off will be 1:00 pm)
22.	Online Transaction (normal) Processing	7-12 Minutes	5:00 pm (In case of Saturday banking cut off will be 1:00 pm)
(These TATs are subject to the completion of all required formalities for the requested service and availability of system/service)			

ACCOUNT OPENING / ACTIVATION / CLOSING TATS		
S#	Service Standards	Service Time
1.	New Individual Account Opening	02 working days
2.	Non Individual Accounts & High Risk	05 working days
3.	Dormant Activation	02 working days
4.	Account Closing	02 working days
5.	Record Updating	02 working days
(These TATs are deigned as per revised SBP Customer Onboarding Framework 2025)		

NOTE:

The above TATs are subject to the completion of all required formalities / documents for the requested service. Cut off Time is 3:00 pm for all account Opening, Closing and Record Updation. Any request received after 3:00 pm shall be counted in the next working day.