

The Bank of Khyber "Consumer Finance Department"			
SERVICE QUALITY STANDARDS**			
Sr#	Nature of Service	Transaction Turn around time	Cut Off timing
1	Branch Receive & Solicit Application Form with complete required documents From the Applicant.	3 Working Days	1:00 PM
2	Courier Service	Actual Time taken by the courier company (third party dependency)	1:00 PM
3	Application Received at Consumer Finance Department Head Office for Processing by Credit Analyst /Credit Processor	1 Working Day after Receipt of desired documents	1:00 PM
4	If any discrepancy has been pointed out by the Credit Analyst/ Processor (such as missing Document). The Branch will be intimated for resolution.	5 Working Days (Branch will be intimated through email/telephone by the Consumer Finance Department Head Office to resolve the observation)	1:00 PM
5	Application is forwarded to Risk Management Division by Consumer Finance Department to Authentication of CCR. (In Case all pre-requisit requirement is complete)	Same Day end (Returned within same day)	10:00 AM
6	Approval by competent authority (as per Approval limits defined in the Consumer finance policy)	Head Retail Banking & Group Head BMG : Same Day end Credit Sub-Committee : 3 Working Days (in circulation) HOCC : Subject to members meeting.	5:00 PM
7	The Approved offer letter to be sent to branch	1 working Day after approval given by the respective committee	4:00 PM
8	Signature from Customer on offer Letter and provision of other necessary documents by Customer	within 02 working days (subject to availability and provision of documents by customer)	1:00 PM
9	Credit Administration Division will issue Disbursement Approval Certificate (on receipt of request from Branch)	3 Days (If all supporting documents are attached)*	5:00 PM
10	Loan amount to be disbursed to Customer's Account	1 Working Day after Receipt DAC from CAD	5:00 PM

* Excluding Sindh & Baluchistan area cases

** Provision may be there in exceptional cases