

The Bank of Khyber			
SERVICE QUALITY STANDARDS			
Sr#	Nature of Service	Transaction Turn around time	Cut Off timing
1	New Account Opening request (medium to low risk)	1 hour for each account (all accounts Opening requestes received in one day shall be opened in the same day*)	Cut Off: 5:00pm
2	New Account Opening request (High Risk) Urban area branches	3-5 Business days	Cut Off: 5:00pm
3	New Account Opening request (High Risk) Remote area branches	6-7 Business days **	Cut Off: 5:00pm
4	Account Closing request	• 25-30 minutes (Current account) • 30-40 minutes(Saving account)	Cut Off: 5:30 pm
5	Statement issuance request at branch	10 minutes	Cut Off: 5:30 pm
6	Cheque Book issuance request	•New Accounts: 3 -5 Business Days •Existing Accounts: 3- 5 Business Days	Cut Off: 3:00pm
7	ATM Card issuance	15-20 Business Days	Cut Off: 5:30 pm
8	ATM Replenishment	15-20 Minutes	Cut Off: 5:30 pm
9	Customer Record Updation	20 -30 Minutes	Cut Off: 5:15pm
10	Utility Bill Payments Request	5-10 Minutes	Cut Off: 5:30 pm (In case of Saturday banking cut off will be 1:30 pm)
11	Balance/Reference Certificate Request	15-20 Minutes	Cut Off: 5:30 pm
12	Stop Payment Request	10-15 Minutes	Cut Off: 5:30 pm
13	Tax Certificate Issuance Request	25-30 Minutes	Cut Off: 5:30 pm
14	Local Clearing	2 Business Days	Cut Off: 5:00pm
15	Outward Bills for Collection (OBC) processing	2-3 Business Days	Cut Off: 5:00pm
16	Term Deposit Receipt (TDR)/Riba free Certificate (RFC)Issuance/ Rollover	25-30 Minutes	Cut Off: 5:15pm
17	TDR/RFC Encashment	15-20 Minutes	Cut Off: 5:15pm
18	TDR premature Encashment	25-30 Minutes	Cut Off: 5:15pm
19	RFC premature Encashment	3-4 Business days	Cut Off: 5:15pm
20	Pay Order/SDR/CDR/ Call Deposit/ Payslip issuance	15-20 Minutes	Cut Off: 5:30 pm
21	Pay Order/SDR/CDR/ Call Deposit/ Payslip Encashment	15-20 Minutes	Cut Off: 5:30 pm
22	Duplicate Instrument Issuance	3- 5 Business days	Cut Off: 5:00pm
23	Outward Bills for Collection (OBC) processing	2-3 Business Days	Cut Off: 5:00pm
24	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	Cut Off: 5:15pm
25	Local Currency Demand Draft issuance	15-20 Minutes	Cut Off: 5:15pm
26	Real Time Gross Settlement(RTGS)	25- 30 Minutes	Cut Off: 2:30pm
27	Telegraphic Transfer (TT)	20-30 Minutes	Cut Off time 5:15 pm
28	Foreign Telegraphic Transfer	20-30 Minutes	Cut Off time 2:00pm
29	Foreign Currency Demand Draft issuance	15-20 Minutes	Cut Off: 2:00pm
30	Locker Operations	Entertain customer within 15 minutes (incase the locker is vacant)	Cut Off: 5:30 pm
31	Cash Withdrawal	7-12 Minutes	Cut Off: 5:30 pm (In case of Saturday banking cut off will be 1:30 pm)
32	Cash Deposit	15-20 Minutes***	Cut Off: 5:30 pm (In case of Saturday banking cut off will be 1:30 pm)
33	Online Transaction (Normal) processing	15-20 Minutes	Cut Off: 5:30 pm (In case of Saturday banking cut off will be 1:30 pm)

* In case of all formalities are complete and no discrepancy is found.

** Provision may be there in case of exceptions

*** Provision may be there incase of bulk receipts or High volume of small demoniations