

SAME-DAY CLEARING TURN AROUND TIME

| Clearing Session | To be received from customer | To be Handed over to Clearing House | Delivery by Clearing House | Collection of Returns | Delivery of Returns | To be Credited in Account before the close of |
|------------------|------------------------------|-------------------------------------|----------------------------|-----------------------|---------------------|---|
| Sameday Clearing | 09:45 am T+0 | 09:45 am T+0 | 12:30 pm T+0 | 2:00 pm T+0 | 3:30 pm T+0 | 5:30 pm T+0 |

Sameday Clearing cheque /instrument Limits;

1. Rs. 100,000/- & above for branches other than Karachi Region
2. Rs: 500,000/- & above for Karachi branches

OVERNIGHT CLEARING TURN AROUND TIME

| Clearing Session | To be received from customer | To be Handed over to Clearing House | Delivery by Clearing House | Collection of Returns | Delivery of Returns | To be Credited in Account before the close of |
|--------------------|------------------------------|-------------------------------------|----------------------------|-----------------------|---------------------|---|
| Overnight Clearing | 03:00 pm T+0 | 03:30 pm T+0 | 9:00 am T+1 | 1:00 pm T+1 | 3:30 pm T+1 | 5:30 pm T+1 |

INTERCITY CLEARING TURN AROUND TIME

| Clearing Session | To be received from customer | To be Handed over to Clearing House | To be Credited in Account before the close of |
|--------------------|------------------------------|-------------------------------------|---|
| Intercity Clearing | 03:00 pm T+0 | 03:30 pm T+0 | T+3 days |

**** T means the business day on which the payment instrument is lodged for Clearing.***

REMOTE AREA BRANCHES WHERE NO CLEARING HOUSE EXISTS

INTRA CITY CLEARING TURN AROUND TIME

| Clearing Session | To be Credited in Account before the close of |
|--------------------|---|
| Intracity Clearing | T+1 days |

INTERCITY CLEARING TURN AROUND TIME

| Clearing Session | To be Credited in Account before the close of |
|--------------------|---|
| Intercity Clearing | T+4 days |

**** T means the business day on which the payment instrument is lodged for Clearing.***