

**All Banks,**

Dear Sirs,

**SIMPLIFYING AND STREAMLINING THE PROCEDURE  
FOR COLLECTION OF UTILITY BILL.**

Please refer to BPRD circular No. 38 dated the 10<sup>th</sup> November, 1997 on the captioned subject. For ready reference a copy of that Circular is enclosed.

2. In partial modification of the above Circular NBP, HBL, MCB, UBL, ABL, Bank of Punjab, Bank of Khyber and First Woman Bank Limited are hereby directed to collect Utility Bills upto 5.00 p.m. (instead of 4.00 p.m. as required under the above Circular).

3. All other instructions contained in BPRD Circular No. 38 dated the 10<sup>th</sup> November, 1997 remain unchanged. The banks are also advised that the State Bank will conduct surprise check to ensure that the instructions with respect to utility bills collection are implemented in letter and spirit.

4. Please acknowledge receipt.

Yours faithfully,

sd/-

**(MANSUR-UR-REHMAN KHAN)**

**Director**

All Banks/NBFIs  
Dear Sirs,

**OFFICE/BUSINESS HOURS**

With a view to ensuring uniformity in business/office hours of Banks and non-bank financial institutions it has been decided that Banks/NBFIs would observed with immediate effect the minimum/maximum business/office hours as observed by the offices of the State Bank of Pakistan as indicated in the annexure.

This supersedes our instructions issued vide BPRD Circular No.41 dated 11-12-1997.

Any contravention of the same would invoke action under the Banking Companies Ordinance, 1962.

Encl.

Yours faithfully,  
sd/-  
(MANSUR-UL-REHMAN KHAN)  
Director

Annexure to BPRD Circular No.19 dated 26-6-1998.

Following timings are observed at the State Bank of Pakistan Offices (excluding officers in NWFP and Baluchistan)

	<b>Office Hours</b>	<b>Business Hours</b>
<b>1.</b>	Monday to Thursday: 9.00 to 5.00 pm (With one hour break)	<b>9.00 am to 1.30 p.m.</b>
<b>2.</b>	Friday: 9.00 to 5.00 pm (With one hour break) from 1.00 p.m to 3.00 p.m.	<b>9.00 am to 12.30 p.m</b>
<b>3.</b>	Saturday: 9.00 a.m. to 1.30 p.m. (without break)	<b>9.00 am to 12.30 p.m.</b>

**II** Offices in NEFP and Balochistan observe the following timings:

NWFP

(Summer)

	<b>Office Hours</b>	<b>Business Hours</b>
<b>1.</b>	Monday to Thursday: 8.00 to 4.00 pm (With one hour break)	<b>8.00 a.m to 1.30 p.m.</b>
<b>2.</b>	Friday: 8.00 to 4.00 pm (With two hour break) from 12.00 noon to 2.00 p.m.	<b>8.00 a.m to 11.30 a.m</b>
<b>3.</b>	Saturday: 8.00 a.m. to 12.30 p.m. (without break)	<b>8.00 a.m to 11.30 a.m.</b>

Winter

	<b>Office Hours</b>	<b>Business Hours</b>
<b>1.</b>	Monday to Thursday: 9.00 to 5.00 pm (With one hour break)	<b>9.00 a.m to 1.30 p.m.</b>
<b>2.</b>	Friday: 9.00 to 5.00 pm (With two hour break) from 1.00 p.m to 3.00 p.m.	<b>9.00 a.m to 12.30 p.m</b>
<b>3.</b>	Saturday:	<b>9.00 a.m to 12.30 p.m.</b>

9.00 a.m. to 1.30 p.m.  
(without break)

## **Balochistan**

### **(Summer)**

	<b>Office Hours</b>	<b>Business Hours</b>
<b>1.</b>	Monday to Thursday: 9.00 to 5.00 pm (With one hour break)	<b>9.00 am to 1.30 p.m.</b>
<b>2.</b>	Friday: 9.00 to 5.00 pm (With two hour break) from 1.00 p.m to 3.00 p.m.	<b>9.00 am to 12.30 p.m</b>
<b>3.</b>	Saturday: 9.00 a.m. to 1.30 p.m. (without break)	<b>9.00 am to 12.30 p.m.</b>

### **(Winter)**

	<b>Office Hours</b>	<b>Business Hours</b>
<b>1.</b>	Monday to Thursday: 10.00 a.m. to 5.00 pm (With one hour break)	<b>10.00 a.m to 1.30 p.m.</b>
<b>2.</b>	Friday: 10.00 to 5.00 pm (With two hour break) from 1.00p.m. to 3.00 p.m.	<b>10.00 a.m to 12.30 p.m</b>
<b>3.</b>	Saturday: 10.00 a.m. to 1.30 p.m. (without break)	<b>10.00 a.m to 12.30 p.m.</b>