



**STATE BANK OF PAKISTAN**  
**FINANCE DEPARTMENT**  
**I. I. CHUNDRIGAR ROAD**  
**KARACHI**

FD Circular Letter No.09/2018

October 17, 2018

The Presidents/ Chief Executives,  
All Banks / Microfinance Banks.

**Dear Sir/ Madam,**

**Online Collection of Government Taxes through ADCs**

Please refer to the Finance Department's Circular No. 05 dated October 06, 2017, Circular letter No.03 dated 4<sup>th</sup> May 2018 and Circular letter No.05 dated 17<sup>th</sup> July 2018 on the captioned subject.

As you are well aware that the project of 'Online Collection of Government Taxes & Duties' was officially launched on March 20, 2018, enabling the taxpayers to pay the FBR taxes and duties using their internet banking accounts and ATMs. Subsequently, SBP vide FD Circular letter No.05 of dated July 17, 2018, advised banks to activate their Over The Counter (OTC) facility to enable their clients particularly the corporates and SME clients in payment of their taxes.

While most of the banks have activated the OTC and ADC facilities for collection of FBR taxes, some banks/MFBs are still in the process of activating these facilities. Further, most of the banks customers are still unaware about these facilities and are still paying their taxes under the traditional system at NBP and SBP-BSC branches. The banks that have not yet activated the OTC and online tax payment facilities should ensure the activation of the same by 31<sup>st</sup> October 2018. The banks shall also create awareness among their account holders/customers about the payment facility by: i) Sending SMS to all their customers on monthly basis till 30<sup>th</sup> June 2019, and ii) displaying awareness messages on their websites and ATM screen.

Further, the banks' Compliance Department shall submit monthly status, about the availability of ADC and OTC facility in their respective bank, the SMS sent to their clients and display of awareness messages on the website and ATMs screen till 30<sup>th</sup> June 2019 (format enclosed).

Please acknowledge the receipt.

Encl: Monthly Proforma

Yours faithfully,

Sd/-

**(Muhammad Ali)**  
Senior Joint Director



**STATE BANK OF PAKISTAN  
FINANCE DEPARTMENT  
I. I. CHUNDRIGAR ROAD  
KARACHI**

**Name of Bank**

**Status Report as on 31-10-2018**

**1. Status of ADCs available for Online Collection**

<b>Retail Banking</b>	<b>Corporate Banking</b>	<b>ATM</b>	<b>OTC</b>
Y/N	Y/N	Y/N	Y/N

**2. Actions with regard to Customer Awareness**

<b>Awareness Statement on Bank Website</b>	<b>Awareness Statement on ATM</b>	<b>Number of Bank Customers at Month End</b>	<b>Number of SMS sent during the Month</b>
Y/N	Y/N		

**Authorized Signatory**

**Group Head Compliance**