

S.No	CIRCULAR NO.	CIRCULAR NAME
1	BC&CPD Circular No. 08 of 2021	Master Circular on Sale of Third Party Products
2	BC&CPD Circular No.5 of 2021	Policy for Financial Inclusion of Persons with Disabilities (PWDs)
3	BC&CPD Circular No. 02 of 2020	Key Fact Statement for Deposit Products
4	BC&CPD Circular No. 2 of 2016	Product Disclosure Requirements
5	CPD Circular No. 3 of 2014	Introduction of Credit Card Summary Box
6	CPD Circular No. 2 of 2015	Guidelines of Business Conduct for Banks
7	BC&CPD Circular Letter No. 01 of 2019	Discrimination in Provision of Financial Services - Display of Contact Details of Focal Persons
8	CPD Circular No. 4 of 2014	Financial Consumer Protection
9	BC&CPD Circular Letter No. 02 of 2021	Instructions to Further Strengthen Consumer Grievance Handling Mechanism
10	BPRD Circular Letter No. 3 of 2006	Clarification - Levy of service charges on Zakat Accounts maintained for disbursement of Zakat funds
11	CPD Circular No. 03 of 2013	Submission of Zakat declaration Form CZ-50
12	BPRD Circular No. 14 of 2006	Recovering Penalty Amount Imposed By State Bank of Pakistan from Customers
13	BPRD Circular No. 13 of 2008	Fair Debt Collection Guidelines
14	BPRD Circular No. 12 of 2011	Services Charges on Account of Handling/Sorting of Cash Deposit or Withdrawal at Counters of Bank Branches
15	PSD Circular No. 02 of 2014	Waiver of Inter-Switch Fee / Charges on ATM Transactions for Benazir Income Support Programme (BISP) Cards
16	PSD Circular No. 01 of 2015	Waiver of Inter-Switch Fee / Charges on ATM Transactions for Khidmat Cards
17	CPD Circular no. 1 of 2015	Guiding Principles on Fairness of Service Charges
18	BC&CPD Circular No. 03 of 2021	Call Center Management
19	BC&CPD Circular No. 02 of 2021	Collection of Digital Banking Frauds/Attempted Frauds Information through Call Centers
20	BC&CPD Circular No. 01 of 2016	Consumer Grievances Handling Mechanism (CGHM)
21	BC&CPD Circular No. 01 of 2018	Guidelines on Call Center Management at Banks
22	BPRD Circular Letter No. 27 of 2015	Nomination of Focal Persons for Attending Issues of Discriminatory Practices at Banks/DFIs'
23	BPRD Circular Letter No. 18 of 2019	Standard Operating Procedures (SOPs) to Facilitate and Streamline Account Opening Process of Politically Exposed Persons (PEPs)
24	CPD Circular No. 1 of 2012	Compliance of Orders Passed by Banking Mohtasib Pakistan and Governor, State Bank of Pakistan with Respect to Section 82 E (5) of Banking Companies Ordinance, 1962
25	BC&CPD Circular Letter No. 01 of 2019	Discrimination in Provision of Financial Services - Display of Contact Details of Focal Persons
26	CPD Circular Letter No. 4 of 2014	Customer Facilitation Centre to Reduce Grievance of Customers
27	CPD Circular No. 1 of 2011	Appeal to Governor SBP against decision of BMP
28	BPRD Circular Letter No. 25 of 2009	Collection of Utility Bills under SOU MOTU Case No.04 of 2006
29	BC&CPD Circular Letter No. 03 of 2022	Collection of Digital Banking Frauds/Attempted Frauds Information through Call Centers
30	BPRD Circular No. 12 of 2007	Pricing of Lending Products and Loan Documentation
31	BC&CPD Circular No. 02 of 2018	Guidelines on Prohibited Banking Conduct