

General Instructions for Regulatory Approval System (RAS)

1. Banks will be allowed access to the SBP RAS 24/7; however, banks will be able to submit the cases to SBPBSC -Accounts during Official Banking Hours as prescribed by BPRD from time to time.
2. SBP RAS login session will expire after 20 minutes of inactivity and any unsaved data will be lost. Therefore, all important work should be saved before leaving the system idle.
3. Supporting documents have been defined for each case title. Banks must ensure that they have attached scanned copies of all necessary and relevant documents with the case. Scanned Supporting documents to be attached with the case must be duly attested by the officials of the bank prior to scanning.
4. Bank's covering letter should be submitted with each case and same must be signed by two authorized officers, one of whom must be respective Department/Business/Group Head.
5. Banks will ensure that the scanned documents to be uploaded on the Portal must meet following specifications.
 - a. Documents like Covering letter, Annexure C, applicant request should be scanned in "colored" whereas all other documents can be scanned "Black & White" between 200-300 DPI.
 - b. All information/documents being entered / uploaded must not contain any malware, virus or any malicious code. All information/documents should be scanned with upto-date and well known Anti-Virus/Anti-malware/APT solution prior to upload in Online Portal.
 - c. Single document size should not exceed "5 MB" and total documents size should not be more than "100 MB" for a single case.
6. After scanning the documents, the banks should carry out the quality control process on scanned documents and make sure that;
 - a. All pages were scanned successfully.
 - b. Image quality is acceptable and contents are legible.
 - c. Images are in the correct order and rotation.
7. Mandatory and Optional documents should always be uploaded in "PDF format".
8. Word, Excel & Power Point or any other format file, wherever deemed necessary by the Bank or required by Accounts Department, may be uploaded as additional documents.
9. Banks can upload five (5) additional documents per case to Accounts Department. In case additional documents exceed the prescribed limit, such documents must be provided separately to Accounts Department through email or any other electronic medium.
10. Document to be uploaded on the SBP RAS should be named as per the Naming Convention used on SBP RAS, i.e. <Document Name>.pdf e.g. for Covering letter, the document name should be "Covering letter.pdf"(Case sensitive)
11. All mandatory fields in the case form and mandatory documents are marked with asterisk (*).
12. The case form has built in checks that need to be complied for successful submission of case therefore all notifications and error messages may carefully be read during submission of case.
13. After successful submission of case, the system generated unique number will appear on home screen that should be noted for future references and to locate the case in the system.
15. All discrepant cases returned from SBP will be shown in 'My Task' of particular user of Bank, who initially submitted the case to SBP. However, approved/declined cases will be shown under the tab of 'My Cases' from where the decision letter can be seen and downloaded.

16. Decision letter related to any case will be available online for 6 months, after which the case will be removed from SBP RAS. It is the responsibility of the Stakeholder (Banks / DFIs etc.) to download/store the subject decision letter into their databases.
17. All approved / declined cases data and respective documents will be available online for 6 months, after which the cases will be removed from SBP RAS. It is the responsibility of the stakeholders to download/store any required information and documents.
18. Banks shall, when processing data, take practical steps to protect the data from any loss, misuse, modification, unauthorized or accidental access or disclosure, alteration or destruction by having regard to the nature of the data and the harm that would result from such loss, misuse, modification, unauthorized or accidental access or disclosure, alteration or destruction.
19. The Banks shall ensure that the information and information processing facilities are protected against malware. Moreover, the security controls for detection and prevention are implemented, combined with appropriate user awareness.
20. Banks should keep the original documents received from their customer as they are bound to produce original document(s) as and when required by SBP-BSC.