पंजाबएण्डसिंधबैंक
(भारतसरकारकाउपक्रम)
प्र. कार्या. विदेशीमुद्राविभाग,
21, राजेंद्रप्लेस,
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Punjab & Sind Bank
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Other operational guidelines

1. **Cut-off Timing:**
   Bank shall endeavour to process the transaction received before cut-off timings i.e. 03:30 p.m. along with complete documentation on the same business day with an indicative TAT, subject to compliance with regulatory & Bank's internal guideline.
   Request received after cut-off timings may be considered for processing next business day.

2. **General principles Governing TAT:**
   a) TAT shall be computed strictly in Business Days.
   b) TAT shall commence only upon receipt of complete set of compliant documents required for processing the transaction.
   c) In case of incomplete documentation or queries, TAT shall recommence from the date of receipt of satisfactory clarification/ documents from the customer.
   d) Branches and CTF Cell shall ensure that Queries are minimal, relevant, and raised in one instance to the extent possible.
   e) Customer inconvenience is avoided while ensuring compliance with extant regulatory guidelines.

3. **Transaction/ Activity wiseTAT:**

Activity/Transaction	Start Point	MaximumTAT
External Commercial Borrowings (ECB) Remittance	Date of receipt of clear disposal/credit instructions from the customer	Within T+1 Business Days
Processing of application and uploading in RBI portal for obtention of Loan Registration Number (LRN)	Date of receipt of complete set of duly executed documents at the branch counter	Within T+1 Business Days
ECB Remittance	Date of receipt of complete set of documents for outward remittance application from the customer	Within T+1 Business Days