

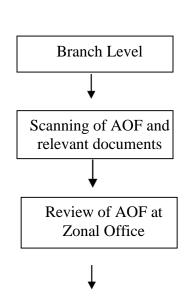
ZARAI TARAQIATI BANK LIMITED

HEAD OFFICE, 1-FAISAL AVENUE, ISLAMABAD

OPERATIONS DIVISION

PROCEDURE FOR ACCOUNT OPENING AT BRANCHES LEVEL

ACCOUNT OPENING PROCESS FLOW



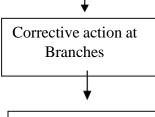
Account will be opened with debit block in system after completing all formalities of Account opening documentation including AOF approval as per Matrix for high risk customers. Salient features of account opening procedure to be performed by the branches.

Account opening form -AOF will be scanned by the Branch along with its all related documents and upload the scanned documents in the system CDMS (via web portal) on same day of account opening to review for further processing.

AOF and its documentation will be reviewed at Zonal office level, if found appropriate will be submitted to CPD otherwise it will be refer back to Branch to resubmit after removal of pointed out discrepancies.

Review of AOF at CPD

AOF and its documentation will be reviewed at CPD level and if found any discrepancy shall be marked on the portal by CPD as per SOP and account will be referred back to branch for the removal of discrepancies pointed out and to be resubmitted as per procedure.



Branch(s) will take corrective action along with documentary evidence andup load corrective scanned copies of the AOF/Documents to CPD through Zonal office for review and furtherance.

Corrective action evaluation at CPD

CPD will evaluate the corrective action taken by the branch(s) and mark off the irregularities (if any) for further corrective action within 02 days by the branch.

Maintenance of log of discrepancies

The CDMS portal will maintain the log of all discrepancies and back fourth of account processing.

Clearance/Authorization for accountopening

On completion of all documentation/formalities, CPD will authorize the account in the portal and debit block will be released for further transaction.