

Clearing Service Timings



Following clearing timings will be adhered:

A. For Cities which operate under NIFT clearing System:

Clearing Session	Cut-off time for presentment	Time of availability of funds ^[1]
Normal / Overnight	5:00 PM	Today+1
Same Day	9:30 AM	Today+0
Inter-City	5:00 PM	Today+4

B. For Cities Beyond the domain of NIFT Clearing System:

Clearing Session	Cut-off time for presentment	Time of availability of funds ^[1]
Normal / Overnight	5:00 PM	Today+1
Inter-City		Today+3 ^[2]

[1]Subject to receiving of fate/net/advise from NIFT

[2]Cheque collected in the city of presentment is sent over for collection on the same evening; this consignment reaches city of payment on the next day or day after next (depending on flight schedules and impediments like fog etc.)

Today+0 = 1 working day

Today+1 = 2 working days

Today+3 = 4 working days

Today+4 = 5 working days

During Ramadan cut-off time for presentment of payment instruments and time of availability of funds would be as per SBP / Clearing House instructions.

**For assistance, please connect with us on
JS BOT <https://bit.ly/JS-BOT> or visit jsbl.com/touchpoints**