

Time - Norms for Various Important Banking Transactions

The following norms are indicative time norms for various services available at the branch:

Sr. No	Particulars	Time Norms
1	Encashment of Cash Cheque	Within 5 minutes
2	Receipt of cash (depending on denomination)	Within 5 to 10 minutes
3	For issuance of demand draft, bankers cheque	Within 20 minutes
4	Payment of Term Deposit	Within 20 minutes
5	Opening of an account Saving/Fixed (subject to compliance of KYC Documents)	1 day
6	Activation of Savings account (subject to compliance of fresh KYC Documents)	1 days
7	Statement of accounts (request for duplicate)	Within 15 minutes
8	Collection of Cheques - Local (Deposited within cut off time)	Next Day
9	Outstation Cheques	Within 15 days
10	Transfer of funds (between SBM branch account transfer)	Within 5 minutes
11	Retirement of Bills	30 minutes

**** Every effort will be made to complete each transaction well ahead of the stipulated time schedule.**