

### Cut-Off Timing for Clearing Sessions

Clearing Session	Area with regard to clearing house services	Timings for acceptance of Cheques to be processed same day	Timings for Credit to Customer's Account	Timings of Collection of cheques returned unpaid
Intercity	NIFT Services	Up to 01:00 pm	Close of next business day (T+1) for Cheques processed upto 01:00PM. Preceding Working day.	4.00 PM Next Business Day (T+1)
	Non-NIFT Service	12:00 Hours	T+1 Drawee Bank's Online Branch is in the same city /town	4:00PM (T+2)
			T+2 Drawee Bank on-line Branch is not in the same city/town	4:00PM (T+3)
Overnight	NIFT	Upto 04:00 pm	Close of next business day (T+1) for Cheques processed upto 04:00PM. Preceding Working day.	4:00 PM Next Business Day (T+1)
Same Day Clearing**	NIFT	Upto 9:30am for Processing (T+0) Same Day	Before Close of same business Day (T+0)	4:00 PM (T+0) Same Day

\*\*Cheque for Rs **100,000** and above would be accepted for Processing same day clearing.

\*For all Clearing related Charges please refer to SOC clearing Section.

\* The Customer can call DIBPL Phone Banking/Contact DIBPL Branch or may visit DIBPL website (<https://dibpak.com>) in terms of obtaining information over Rights, Responsibilities and Liabilities of Payee / Drawer.