بینک دولت پاکستان
State Bank of Pakistan



CONSOLIDATED CUSTOMER ONBOARDING FRAMEWORK

March 24, 2026

The Presidents/ Chief Executives

SBP Regulated Entities

Dear Sir/Madam,

Consolidated Customer Onboarding Framework

1. Please refer to the Consolidated Customer Onboarding Framework issued vide BPRD Circular No. 01 of 2025 dated July 25, 2025.
2. In order to expand the scope of Roshan Digital Accounts to all non-resident persons either natural or juridical including legal entities incorporated or registered abroad and who fall within the definition of non-resident persons under the Income Tax Ordinance, 2001 (XLIX of 2001), the subject Framework has been amended. Details of amendments are provided at Annexure. It is clarified that there is no change in the account opening process of non-resident Pakistanis/POC holders and the banks should make sure that customer experience for account opening remains seamless.
3. The above instructions will become effective immediately, and the REs are advised to ensure meticulous compliance of the updated Framework.
4. Please acknowledge receipt.

Enclosed:

→ Annexure

→ Updated Consolidated Customer Onboarding Framework

Yours sincerely,

Muhammad Afzal Khattak
Additional Director