



TRUST BANK LIMITED

A Bank for Financial Inclusion

Website: www.tbl.com.bd

CITIZEN'S CHARTER

Updated On 30.06.2026

Citizen's Charter of Trust Bank Limited



1) Vision and Mission:

Vision:

- Build a long-term sustainable financial institution through financial inclusion and deliver optimum value to all stakeholders with the highest level of compliance.

Mission:

- Long term sustainable growth – diversified business with robust risk management.
- Financial inclusion – bring unbanked population into banking network through low cost and technology based service delivery.
- Accountable to all stakeholders – customers, shareholders, employees and regulators.
- Highest level of compliance and transparency at all levels of operation.

Values:

Fair

We treat everyone fairly and with respect.

Dependable

We deliver on our promises.

Reliable

We do our job to the best of our ability

Professional

We foster a professional environment

Dynamic

We are passionate to accomplish

Trustworthy

We do what is right



Citizen's Charter of Trust Bank Limited

Bank's Information:

Registered Office: Shadhinata Tower, Bir Sreshtha Shaheed Jahangir Gate Dhaka Cantonment, Dhaka – 1206.	Websites: • www.tbl.com.bd • tblcomplaintcell@tblbd.com • https://www.tblbd.com/ibanking
PABX: +8802-44870060	Social Platform: • https://www.facebook.com/TrustBankLtdBD • https://www.linkedin.com/company/tblbd • https://www.youtube.com/user/TrustBankLimited
24/7 Customer Service: Call Center: 16201 (Local) Overseas Client : +8809612316201	Evening Banking: *** Currently Evening Banking services are not available as per Bangladesh Bank's guidelines.
SWIFT code: TTBLBDDHXXX	Saturday Banking: The following branches provide Saturday Banking Facility: Principal, Gulshan, Khawja Garib Newaz Avenue, KYAMCH Branch
Working Hours: <i>Office Hours:</i> Sunday-Thursday (10:00 AM to 06:00 PM) Saturday (10:00 AM to 01:00 PM) <i>Transaction Hours:</i> Sunday-Thursday (10:00 AM to 04:00 PM) Utility Bills/Govt. Fees Collection Time: Sunday-Thursday (10:00 AM to 01:00 PM)	Foreign Exchange Authorized Dealer Branches (16 Branches): Principal, SKB Branch, Agrabad Branch, Dhanmondi Corporate Branch, Khatunganj Branch, Gulshan Corporate Branch, Dilkusha Corporate Branch, CDA Avenue Branch, Sylhet Corporate Branch, Millennium Corporate Branch, Uttara Corporate Branch, Halishahar Branch, Karwan Bazar Branch, Narayanganj Branch, Jubilee Road Branch, Elephant Road Branch



Branches Locate all our Branches and Sub Branches at: https://eservice.tblbd.com/website/BranchList	Branches having Safe Deposit Locker Facility (21 Branches):
ATM/RATM Locate all our Automated Teller Machines at: https://eservice.tblbd.com/website/ATMList	Principal Branch, Chittagong Cantt. Branch, Dhanmondi Branch, Gulshan Corporate Branch, K Y A M C H Branch, C D A Avenue Branch, Sylhet Corporate Branch, Millennium Corporate Branch , Uttara Corporate Branch, Haliashahar Branch, Moulvibazar Branch, Mirpur Branch, Shahjalal Uposhahor Branch, Khulna Branch, Kafrul Branch, Mohakhali Branch, Kustia Branch, Matuail Branch, Centennial Branch, Daulatpur Branch, Mirpur DOHS Branch
T-Lobby & CDM Locate all our T-Lobby & CDM at: https://www.tblbd.com/website/CdmList	



RIGHT/ BANKERS' OBLIGATIONS

CUSTOMERS' RIGHT/ BANKERS' OBLIGATIONS:

TBL shall allow their customers to obtain the following rights, i.e., TBL shall carry out the following obligations to their customers:

(i) Disclosure of Current Interest Rate:

Prior to signing the contract with the consumers for both interest-bearing deposits and loans, TBL shall:

- Inform the customers of the term of the fixed deposit or loan;
- Inform the customers of the chargers, if any, and consequences of premature termination of a fixed deposit or load;
- Inform the customers, whether the interest rate is fixed or variable;
- Inform the basis and frequency, on which interest payments/ deductions are to be effected;
- Explain the method, used to calculate interest/ profit of each product;
- Disclose prominently the total amount of income that the customer shall receive on the fixed deposits;
- Disclose the total cost of credit with break up, if any.
- Notify changes in interest rates, fees, charges, etc.

(ii) Disclosure of latest Schedule of Charges, Fee, Commission etc. are made:

As financial service provider TBL append (from time to time) a 'Schedule of Charge' incorporating all charges and fees to be levied at the time of service rendered or on request,

- 1) Provide the customers with a schedule of charges, fees, commissions payable for the products or services that the customers have chosen;
- 2) Display prominently their standard fees and charges at all branches;
- 3) Inform the customers of any additional charges or expenses that the customers have to pay, such as searching fees to retrieve available past records etc.

To know about all charges, fees, and commissions, click on the link: https://www.tblbd.com/sites/default/files/soc/Shedule_of_Charge_2025.pdf

(iii) Value Added Services:

TBL shall take written consent from the customers, for any value added services, such as, Debit & Credit Cards, internet banking, Mobile Banking, E-statement, SMS banking, ATM services, Call Center, POS, CDM and App Services etc. and inform the customers of the terms and conditions along with the charges, levied for that (if any).



(iv) Guarantor:

Prior to accepting a person as guarantor, TBL (in writing) ensure to:

- 1) Advise the person of the quantum and nature of his / her potential liabilities;
- 2) Advise the person to seek independent legal advice before acting as a personal guarantor;

(v) Miscellaneous Disclosure:

- 1) Buying and selling rates of foreign currencies;
- 2) Financial statement, financial performance indicators, etc.;
- 3) Banking hours and holiday notices;
- 4) Operating cycle or road map of services (indicators showing desk number, floor number, room number etc.);
- 5) Showcasing products and services at branches & website.
- 6) Regulatory notifications
- 7) Service Road Map (e.g indicators showing desk name, floor number, room number etc.)

(vi) Privacy and Confidentiality:

1. TBL engagement with customer will be treated with extreme privacy and confidentiality.
2. TBL will not use customer's personal and business information for marketing purposes by any one including ourselves unless under their specific authorization.
3. TBL will not divulge any information relating to customer's accounts to any third party, other than in the following exceptional circumstances:
 - a) If TBL need to disclose the information as required by law or if solicited by the regulatory bodies.
 - b) If there is a duty towards the public authorities to reveal the information.
 - c) If Bank's interest and / or any risk mitigating strategy require to furnish the information (for example to prevent fraud).
 - d) If customer instruct Bank in writing or otherwise to reveal the information.



CUSTOMERS' OBLIGATIONS/ BANKER'S RIGHT:

(i) GENERAL

1. Consciously read and understand all relevant product features, terms & conditions, tariff, banking practices, norms, etc and ask bank –officers/staffs immediately for any clarifications.
2. Helping us meeting the “Know Your Customer (KYC)” , “Customer Due Diligence (CDD)” obligations by making complete & correct disclosure about their identity , occupation, address etc. of his/her own and that of associated parties like co-applicant , delegate, nominee, beneficial owner, signatories etc. At the time of opening account and at periodical intervals as per regulatory requirements from time to time.
3. Notifying us whenever address, contact, number, transaction profile, mandate, ownership etc. require any change and keeping the account up-to-date and active.
4. Taking precautions that are indicated for protection of their accounts.
5. Availing services like Automated Teller Machine (ATM), Online Banking, BEFTN, App etc. To reduce risks associated with cash transactions.
6. Following the banking norms, practices, functional rules and abide by the terms and conditions prescribed for each banking products and services.
7. Customers shall maintain disciplinary arrangements at the customer service points.
8. Cooperating in paying government Tax, VAT, Excise Duty etc.. applicable to their accounts and also complying to instructions like Hold, Freeze, etc. from any regulatory body.
9. Paying applicable charges return of cheques, remittances, collections etc. The details of fees & charges are available on the Bank's web site and also with branches.
10. Providing valuable feedback and grievances on our services so as to enable us to correct our mistakes and improve our customer service and responding to Bank on any query to keep customers' account updated and to provide required services.
11. Customers should avoid misunderstanding as much as possible.



FAIR BANKING PRACTICES:

Customers are requested to:

01. Ensuring safe custody of cheque book, credit & debit cards and statements.
02. Checking details of the cheque, namely date, amount in words & figures, crossing, writing from the left and crossing out blank spaces etc. before issuing it.
03. Abstaining from issuing cheque without adequate available balance or with alterations and give clear instruction during Positive Pay verification in clearing and over counter to Bank staff (as applicable).
04. Maintain minimum account balance as required by the Bank.
05. Noting down account numbers, details of FDR, locker numbers, etc. separately and confidentiality.
06. Informing loss of demand draft, debit/credit card, cheque leave(s) book, key of locker, password, PIN, important banking instrument etc. immediately to the branch.
07. Paying interest/charges, installments, locker rent and other dues on time to ensure uninterrupted services.
08. Not signing blank cheque(s), so also not record specimen signature on cheque book and keeping ATM card & PIN together or not to write PIN on unsecured documents.
09. Informing the branch immediately, when a Minor turn into Major or in the event of the unfortunate demise of any of the account holders and produce required document on time to serve the customer better.
10. Checking statements, transaction vouchers, bank communications addressed to him/her and notifying bank immediately i.e immediate after transaction on any discrepancies. Customers are also expected to retain applicable banking records/instruments—like copy of statements, offer letter, loan agreements, guarantees etc. as applicable to reduce any dispute with bank or other customer/associated parties.



GENERAL TERMS AND CONDITIONS OF SERVICES:

01. **Service Charges and Tariff:** Bank provides various services to customers & clients for which fees, service charges, commissions are levied which are compiled in the schedule of charges / Tariff. These charges are reviewed / revised from time to time and usually notified through our branch offices, branch display and website. The prevailing schedule of charge is available in the bank's website www.tbl.com.bd.
02. **Account Dormancy:** Ensuring customers safety and security is Bank's prime duty. Non maintenance of account transactions for longer period may call for declaring the account as dormant or unclaimed to restrict potential unauthorized transactions. This status can be regularized with customer's positive initiation & verification, for balances remaining unclaimed for more than 10 years will be subject to respective provision of the Bank Company Act.
03. **CDD information sharing & A/C closure on CDD failure:** Bank updates customer/clients information as per regulatory requirements time to time. In the event, the documents are not updated despite repeated reminders, temporary restrictions in account conduct may be imposed until the requirements are met. In case of unsatisfactory CDD, account can be closed with notice.
04. **Banks resolution of cross-border transactions:** Bank is committed to complying with legitimate international regulations-like sanctions, FATCA etc. that are imposed by relevant regulatory authorities' time to time. As such cases, the Bank may not allow certain transaction and service and which may be also subject to disclosure to respective international regulatory bodies.
05. **Confidentiality and disclosure:** Whilst the Bank maintains strict confidentiality in all matters relating to customer's account(s) and business, however, Bank is also liable to make disclosure to regulatory authorities of the country.
06. **Electronic/Digital Banking:** Customers are expected to be aware of their responsibilities in relation to using – Internet Banking, 24 Hours Call Center, SMS banking, ATM by ensuring appropriate platform, channel, password, mandate, indemnity, etc.
07. **Concern on Associated Party:** Customers must be aware of the risk and responsibility of delegate, joint account holder, company signatory, supplementary card holder, etc (as applicable) and immediately notify the Bank on any discrepancy with these associated party. In the event of dispute raised to Bank, the operation of the account may be suspended temporarily by the Bank till either amicable or legal resolution is not achieved.
08. **Termination of Banking Relationship:** Customer can close his/her Bank account at any time without assigning any reason with written closing instruction. Similarly, on regulatory mandated reason Bank may close customers account at any time but with notice and on other grounds giving reasonable prior written notice. During such termination of relationship all related dues, outstanding charges, Tax, Vat, Excise duty etc. need to be settled and unused cheque leaves, cards, any other device/instrument provided by the Bank need to be returned to Bank.



2) Our offered services:

2.1 Service for the citizen

No.	Name of the Service	Service Delivery Method	Required Documents and Place of Delivery	Service Price and Payment Method	Duration of Service Delivery.	Responsible Officer (Name, Designation, Phone, Number and Email)
	Current Accounts Savings Deposits: SB A/C - Workers of Garments SB A/C - Cleaning Staff of DCC SB A/C – Farmers SB A/C - Workers of Footwear & Leather Trust Sristi Account Trust Privilege Account Trust Pothokoli Trust Porua Account Trust Shohopathi Special Notice Deposit (SND)	Through Branch	General Requirement: *Duly filled up Account Opening Forms as applicable. *Supporting documents for income source matched with occupation/nature of business. *For verification original document must be presented to Bank. Documents Required for Individual Account: *2 Passport size photographs of the applicant (s) duly attested by the introducer (where applicable). *NID / Passport /Registered Birth Registration Certificate (with attested photo if not registered) *1 Passport size photograph of Nominee duly attested by the A/C Holder	For Schedule of Charges details/Information visit our website.	Same Day to 3 Days	Call Center- 16201, Email- tblcomplaintcell@tblbd.com

			*Nominee's NID/Passport /Registered Birth Registration Certificate (with attested photo if not registered). *Proof of Address: Electricity Bill / WASA Bill / Gas Bill / BTCL / Current Rent or lease Agreement / Holding Tax receipt from City Corporation or Municipality. *Up to date E-TIN Certificate (if applicable). *Service ID Card/ Business Trade license/Pension Book/House Rent Agreement. *For student/housewife's account/unemployed person: service id/trade license/ Pension Book/proof of House Rent of the beneficial owner. Additional documents for NRB Customer: *Passport with valid VISA / work permit (for foreign passport customer needs to submit "No Visa required for Bangladesh" page of passport). *Proof of Employment/Pay slip/employment certificate/agreement. *Documents must in English *Any document sent from abroad by customer must be verified and attested by any reputed International Bank/Notary Public/Bangladesh High			
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			Commission or Consulate Generals' Office.			
	Fixed Deposit Trust Money Double Scheme (TMDS) Trust Echo Trust Echo Plus Trust Double Deposit Scheme Trust Double Benefit Monthly Benefit Deposit Scheme (MBDS)	Through Branch	*02 Copies Photograph of Applicant and 01 copy photograph of Nominee *NID both Applicant and Nominee *Source of Income	For Schedule of Charges details/Information visit our website.	Within Banking Hour	Call Center- 16201, Email- tblcomplaintcell@tblbd.com
	Trust Seniors FDR Trust Seniors Echo	Through Branch	*02 Copies Photograph of Applicant and 01 copy photograph of Nominee *NID both Applicant and Nominee *Source of Income	For Schedule of Charges details/Information visit our website.	Within Banking Hour	Call Center- 16201, Email- tblcomplaintcell@tblbd.com
	Loan DPSL - 2 (other than Officer) (LAPB) DPSL -1 (LACB) (Officer) Army Officers Housing Scheme Loan Army Officers Housing Loan Scheme2 Army Officers Housing Loan Scheme3	Through Branch	*Unit forwarding *Letter from CORO/Record office *1 Guarantor officer/02 Guarantor for Other than Officer (Spouse & Colleague) *NID both Applicant and Guarantor *Photograph both applicant and Guarantor	For Schedule of Charges details/Information visit our website.	Time required for Approval from HO	Call Center- 16201, Email- tblcomplaintcell@tblbd.com
	House Building Loan (Mortgage) House Building Loan (Residential) House Building Loan for Retired Defense Officer (mortgage)	Through Branch	General Require Documents Personal documents • 02 photograph of the applicant • 02 photocopy of spouse as a guarantor Land related all documents <u>In case leasehold property</u>	For Schedule of Charges details/Information visit our website.	Time required for Approval from HO	Call Center- 16201, Email- tblcomplaintcell@tblbd.com

			- Lease deed - Allotment letter - Ground rent - Mortgage permission <u>Private land</u> - Mutation - Parcha (CS/RS/BS) - Title deed - All bia deed - Ground rent <u>Security and collateral</u> - Mortgage of the property - Cheque - Spouse Guarantee			
	Car Loan Defense Off. Car Loan Other Than Defense	Through Branch	Salaried person - Employer certificate 02 Guarantor along with a photograph, NID - Joint name car registration - Cheque	For Schedule of Charges details/Information visit our website.	Time required for Approval from HO	Call Center- 16201, Email- tblcomplaintcell@tblbd.com
	Any Purpose Loan Defense Off. Any Purpose Loan Other than defense	Through Branch	Salaried person - Employer certificate 02 Guarantor along with a photograph, NID - Joint name car registration - Cheque	For Schedule of Charges details/Information visit our website.	Time required for Approval from HO	Call Center- 16201, Email- tblcomplaintcell@tblbd.com
	Apon Nibash Loan	Through Branch	Salaried person/Business Man - Land related document - Spouse Guarantee - Respective flat/Construction mortgage along with land.	For Schedule of Charges details/Information visit our website.	Time required for Approval from HO	Call Center- 16201, Email- tblcomplaintcell@tblbd.com

	Overdraft CC-Working Capital	Through Branch	Purpose to meet up working capital Trade License/ RJSC Registration Ltd Company Documents: collateral Proprietor : Self And Spouse Partnership : All Partners Ltd Company : All The directors	For Schedule of Charges details/Infor mation visit our website.	Time required for Approval from HO	Call Center- 16201, Email- tblcomplaintcell@tblbd.co m
	Time Loan	Through Branch	For One Year Trade License/ RJSC Registration Ltd Company Documents : collateral Proprietor : Self And Spouse Partnership : All Partners Ltd Company :All The directors	For Schedule of Charges details/Infor mation visit our website.	Time required for Approval from HO	Call Center- 16201, Email- tblcomplaintcell@tblbd.co m
	Term Loan	Through Branch	For one year to five year Trade License/ RJSC Registration Ltd Company Documents Control Proprietor Self And Spouse Partnership All Partners Ltd Company All The directors	For Schedule of Charges details/Infor mation visit our website.	Time required for Approval from HO	Call Center- 16201, Email- tblcomplaintcell@tblbd.co m
	Post Import Finance	Through Branch	(Time loan) Import related documents	For Schedule of Charges details/Infor mation visit our website.	Time required for Approval from HO	Call Center- 16201, Email- tblcomplaintcell@tblbd.co m
	Non-funded Facility Letter of credit	Through Branch	Import registration Certificate/ Export registration certificate Trade License IMP form Letter of credit Authorization (LCA form) Indent in case of indenture Pro forma invoice Credit report of the supplier Credit report of the seller	For Schedule of Charges details/Infor mation visit our website.	Time required for Approval from HO	Call Center- 16201, Email- tblcomplaintcell@tblbd.co m

	Non-funded Facility Bank Guarantee	Through Branch	BID Bond/Performance/Advance Payment Guarantee/Security Guarantee. Required Doc Trade License/ RJSC Registration Ltd Company Documents Collateral Proprietor : Self And Spouse Partnership : All Partners Ltd Company : All The directors	For Schedule of Charges details/Infor mation visit our website.	Time required for Approval from HO	Call Center- 16201, Email- tblcomplaintcell@tblbd.com
	Sanchaypatra (SP)		Prescribed Form, NID & Two copies passport size Photo of A/C Holder, NID Copy of Nominee, One copy passport size Photo of Nominee, E-TIN Copy , Income TAX Return Submission Copy if amount is BDT 5 Lac above	For Schedule of Charges details/Infor mation visit our website.	2 Days (Depends on Govt. Server availability)	
	Wage Earners Development Bond (WEDB) 1. Wage Earner Development Bond(WEDB) - 5 Years 1. US Dollar Investment Bond (US DIB)- 3 Years 2. US Dollar Premium Bond (US DPB) -3 Years	Through Branch	NSD Prescribed Application Form for Diaspora Bond Investment and CBL Prescribed Debit Instruction, Copy of NID – Applicant, copy of passport –with the page of arrival & departure seal, Copy of VISA - (NO VISA REQ/WORKPERMIT/ RESIDENCE/ BUSINESS/PROFESSIONAL/ DIPLOMATE/ IMMIGRATION, Cop of NID – Nominee, Photograph of Both Applicant & Nominee, Bank Account: FCY Account for US Dollar Investment Bond, FCY & BDT Account for US Dollar premium Bond & Wage earner Development Bond. In case of having no NID of non-resident will be provide passport for US DIB & US DPB purchase. Note: Student VISA not eligible for purchasing any Bond.	For Schedule of Charges details/Infor mation visit our website.	2 Days (Depends on Govt Server availability)	
	Locker Services	Branch	* Required documents: * Duly filled up and signed locker application. * 3 copies of PP photo of applicant and 2 copies of nominee. * NID/Passport of both Applicant & Nominee.	For Schedule of Charges details/Infor mation visit our website.	Same day depends on availability	Respective Relationship Manager/Dealing Officer

Recent Amendments:						
SI	Particulars	Existing		Amended		
A6 xvi	Locker/ Safe Custody (Yearly Rent)	Type	Yearly Rent	Type	Yearly Rent	
		Small	Tk.8,000.00	Small	Tk.5,000.00 Or Tk. 50,000.00	
		Medium	Tk.10,000.00	Medium	Tk.7,000.00 Or Tk. 70,000.00	
		Large	Tk.12,000.00	Large	Tk.10,000.00 Or Tk. 100,000.00	
Security Deposit (refundable) equivalent to 02 years rent				Security Deposit (refundable) equivalent to 01 year rent		
Terms & Condition for renting locker clause 3(a) & (b) of circular dated 10 September 2023		a) Customers having depository relationship with any TBL branch involving BDT 20.00 lac and above in the CD / SB will be eligible for renting a locker. b) The locker agreement will be initially executed for a period of 02 (two) years instead of 05 (five) years which may be renewed for further period		a) Customers having account relationship with required minimum balance at any branch of TBL are eligible for renting locker. b) The locker agreement will be initially executed for a period of 01 (one) year instead of 02 (two) years which may be renewed for further period		
B6 i	Penal Interest	2% on the Overdue Amount / as per Schedule of Charges (for all retail loans other than Defense)		1.5% (maximum) on the overdue outstanding amount / overdue installment for the overdue period against continuous, demand and term loans.		
B6ii	Overdue Management Fee for Trust Islamic Banking Investment	2% p.a.		1.5% p.a.		

No.	Name of the Service	Service Delivery Method	Required Documents and Place of Delivery	Service Price and Payment Method	Duration of Service Delivery.	Responsible Officer (Name, Designation, Phone, Number and Email)
	Pay Orders	Branch	For TBL Account Holder: • Pay Order Application Form Walk In Customer:• Pay Order Application Form• Valid ID Copy• KYC Form	For Schedule of Charges details/Information visit our website.	Instant	Respective Relationship Manager/Dealing Officer



2.2) Institutional Service

No.	Name of the Service	Service Delivery Method	Required Documents and Place of Delivery	Service Price and Payment Method	Duration of Service Delivery.	Contact Point
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1	Tuition Fees collection on behalf of School/College/University	Through tap/respective university account	As per requirements of respective institutions, Service provided by respective Branch	No service charge, at actual, payment through cash/tap account.	Instant	Call Center- 16201, Email- tblcomplaintcell@tblbd.com
2	Application fees collection for joining Army/Navy/Air force	Through tap	As per requirements of respective institutions, Service provided by respective Branch	No service charge, at actual, payment through cash/tap account.	Instant	



2.3) internal Service

No.	Name of the Service	Service Delivery Method	Required Documents and Place of Delivery	Service Price and Payment Method	Duration of Service Delivery.	Responsible Officer (Name, Designation, Phone, Number and Email)
01.	Central Account Authorization System: Various Type of Loan/Deposit product Approval/Card (debit and credit)	Through System Core Banking Software (CBS)	Documents Required as per Nature of Loan and Deposit Product	No service charge	Within shortest possible time	Call Center- 16201, Email- tblcomplaintcell@tblbd.com
02.	IT Network/Hard ware/ Software related Service	Centrally it network monitoring/Hardware/software related issue solved through remote service	Requisition is required from respective branch	No service charge	Within shortest possible time	Call Center- 16201, Email- tblcomplaintcell@tblbd.com
03.	General Service and Security/Human Resources Support	Executing transfer/Monitoring centrally/ providing logistics support and amenities	Requisition is required from respective branch	No service charge	Within shortest possible time	Call Center- 16201, Email- tblcomplaintcell@tblbd.com
04.	Fund Availability	Fund providing to feeding branch (PB)	Requisition is required from respective branch	No service charge	Within shortest possible time	Call Center- 16201, Email- tblcomplaintcell@tblbd.com
05.	One Branch to Another Branch	Online service(Cash payment/receive/document received etc.)/project valuation	As per customer requirements	No online charge	Within shortest possible time	Call Center- 16201, Email- tblcomplaintcell@tblbd.com
06.	BATCH (CLG/BFTN) RTGS	Centrally monitoring through Bangladesh bank	As per customer requirements	HV-60 RV-10 RV-25 5.00 lac and above	Same day clearing	Call Center- 16201, Email- tblcomplaintcell@tblbd.com

No.	Name of the Service	Service Delivery Method	Required Documents and Place of Delivery	Service Price and Payment Method	Duration of Service Delivery.	Contact Point
(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Card Activation		Customer need to call from his/her registered mobile number.			
	Endorsement		• Credit card Service Form -1• All Passport copies			
	Import through LC		1. Documentary Credit Application 2. Contract/Pro-forma Invoice/Indent 3. Insurance coverage documents 4. IMP Form/TM form 5. Required regulatory documents like Trade License, IRC,e-TIN, BIN, Membership Certificate, Last year tax submission proof etc. 6, Approval from concerned authorities, where applicable.			
	Import without LC (DA/DP)		1.Contract/Pro-forma Invoice/Indent 2. Insurance coverage documents 3. IMP Form/TM form 4. Required regulatory documents like Trade License, IRC,e-TIN, BIN, Membership Certificate, Last year tax submission proof etc. 5. Approval from concerned authorities, where applicable. 6. Undertaking as per GFET format for advance payment			
	EDF		Customer Application and required regulatory documents for EDF			
	Bank Guarantees		1. Customer Application 2.Offer letter/notification of award/ contract, agreement etc 3. Valid approval 4. Disbursement Authority/Limit node 5.Required regulatory documents like valid Trade License, TIN, VAT, MOA, AOA,CIB etc.			

	Export LC Advising		1. Regulatory Documents like Trade License, TIN, VAT, ERC, Membership of related association, BIDA/DOT permission.			
	Export Financing		1. Customer request letter 2. Credit approval 3. Related export documents.			
	Cash Incentives		1. Application in Central bank's prescribed format 2. Copy of Export order, export & Import documents 3. Certificate from concerned association as per Circular 4. Certificate from External auditor			

Our Services- Cards

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
SL	Name Of Services	Time requirement	Required Documents	Process	Service Point	Service Charge (if any)	Contact Point
1	Credit Card	7 working day	1. Duly filled Card Application Form 2. Copy of National ID (NID) 3. TIN Certificate 4. Tax Return Acknowledgment Slip 5. Copy of Passport 6. Two (02) Passport-Size Photographs 7. Other documents, if required	After receiving a card request from the client	Branch/ Service center	For Schedule of Charges visit our webpage or following link: https://www.tblbd.com/sites/default/files/soc/SOC-16-02-2025.pdf	Call Center: 16201/ 9612316201 Email: cards@tblbd.com
2	Card Maintenance (card reissue, PIN reissue, passport endorsement)	1 working day	Request from the cardholder via the service request form.	Upon receiving a cardholder's request, the service team will execute the task as required.	Mail/ Branch/ Call center	For Schedule of Charges visit our webpage or following link: https://www.tblbd.com/sites/default/files/soc/SOC-16-02-2025.pdf	Call Center: 16201/ 9612316201 Email: cards@tblbd.com
3	Card auto Renewal	3 working day	Report from card management system	Card service team will reissue the card, notify the customer via SMS and call, and deliver it upon confirmation as per the cardholder's request	Mail/ Branch/ Call center	For Schedule of Charges visit our webpage or following link: https://www.tblbd.com/sites/default/files/soc/SOC-16-02-2025.pdf	Call Center: 16201/ 9612316201 Email: cards@tblbd.com
4	Card Activation	1 working day	Signed acknowledgment slip or activation request from the cardholder via the service request form	Upon receiving the activation request from the cardholder, the service execution team will complete the task after proper verification.	Mail/ Branch/ Call center/ Card Division	N/A	Call Center: 16201/ 9612316201 Email: cards@tblbd.com
5	Endorsement	1 working day	A valid passport of the cardholder is required for endorsement.	The passport is endorsed by the Branch or Card Division and updated in the CMS. The Branch sends the endorsed scanned copy to the Card Division via email	Mail/ Branch/ Call center/ Card Division	N/A	Call Center: 16201/ 9612316201 Email: cards@tblbd.com

Our Services- Cards

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
SL	Name Of Services	Time requirement	Required Documents	Process	Service Point	Service Charge (if any)	Contact Point
6	E-Commerce Access	1 working day	The cardholder will submit the online limit enhancement form along with supporting documents to increase the e-commerce limit	Upon receiving the form and supporting documents, the execution team will complete the task after proper verification	Mail/ Branch/ Call center/ Card Division	N/A	Call Center: 16201/ 9612316201 Email: cards@tblbd.com
7	Limit Enhancement	1 working day	1. updated Tax Return Acknowledgment Slip, 2. A valid copy of the passport, 3. The CIB declaration, 4. Other documents (if required)	After receiving approval from the branch execution team, complete the task after proper verification	Mail/ Branch/ Call center	N/A	Call Center: 16201/ 9612316201 Email: cards@tblbd.com
8	Product Group Change	1 working day	Card Holder will provide request through service request form to Branch.	Upon receiving the form and supporting documents, the execution team will complete the task after proper verification	Mail/ Branch/ Call center	N/A	Call Center: 16201/ 9612316201 Email: cards@tblbd.com
9	Closure (unsecured card)	1 working day	Card Holder will provide closing request through service request form to Branch or Card Division clearing all dues against credit card.	After receiving request from customer execution team complete the task after proper verification.	Mail/ Branch/ Call center	N/A	Call Center: 16201/ 9612316201 Email: cards@tblbd.com
10	Closure (secured card)	1 working day	Card Holder will provide closing request through service request form to Branch or Card Division clearing all dues against credit card.	After receiving request from customer execution team complete the task after proper verification and take necessary action to release the security.	Mail/ Branch/ Call center	N/A	Call Center: 16201/ 9612316201 Email: cards@tblbd.com
11	NOC/Certificates	1 working day	Card Holder will provide the request for NOC/Certificates through service request form to Branch or Card Division	After receiving request from customer execution team complete the task after proper verification.	Mail/ Branch/ Call center	N/A	Call Center: 16201/ 9612316201 Email: cards@tblbd.com

Our Services- Cards

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
SL	Name Of Services	Time requirement	Required Documents	Process	Service Point	Service Charge (if any)	Contact Point
12	Waiver/reversal	1 working day	Card Holder will provide the request for NOC/Certificates through service request form to Branch or Card Division	After receiving request from customer execution team complete the task after proper verification.	Mail/ Branch/ Call center	N/A	Call Center: 16201/ 9612316201 Email: cards@tblbd.com
13	Card category Downgrade	1 working day	Card Holder will provide the request for NOC/Certificates through service request form to Branch or Card Division	After receiving request from customer execution team complete the task after proper verification.	Mail/ Branch/ Call center	N/A	Call Center: 16201/ 9612316201 Email: cards@tblbd.com
14	Online Service Portal	1 working day			Mail/ Branch/ Call center	N/A	Call Center: 16201/ 9612316201 Email: cards@tblbd.com

No.	Name of the Service	Service Delivery Method	Required Documents and Place of Delivery	Service Price and Payment Method	Duration of Service Delivery.	Contact Point
(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Personal Loan		Loan Application form and others required documents 2. Photograph and NID copy 3. CIB Form 4.Tin certificate and copy of latest Tax Return Acknowledgement receipt or certificate Link of required documents: https://www.tblbd.com/retail-banking/personal-loan		7 days	
	Car Loan		Loan Application form and others required documents 2. Photograph and NID copy 3. CIB Form 4.Tin certificate and copy of latest Tax Return Acknowledgement receipt or certificate Link of required documents: https://www.tblbd.com/index.php/retail-banking/car-loan		10 days	
	Apon Nibash Loan		1. Loan Application form and others required documents 2. Photograph and NID copy 3. CIB Form 4.Tin certificate and copy of latest Tax Return Acknowledgement receipt or certificate Link of required documents: https://www.tblbd.com/index.php/retail-banking/apon-nibash-loan		30 days	
	Secured Facilities (Secured Term Loan/Overdraft/Bullet Payment)		1. Loan Application form and others required documents 2. Photograph and NID copy 3. CIB Form 4.Tin certificate and copy of latest Tax Return Acknowledgement receipt or certificate.			
	Credit Card Onboarding		• Complete Card Application Form • Approval template from C&C • Copy of De-dupe • PSR (anyone of below three) or Undertaking of Tax return with copy of e-TIN Certificate • Copy of PSR Validation • CIB Undertaking • NID extract copy with SMART card number • SBS-3 • MID • Call back confirmation by source (Call Validation) • Copy of CPV report • Nominee Information for Insurance with percentage		3 days	



Our Services- Human Resources

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
SI	Name of services	Duration of service delivery	Process	Required documents	Delivery point	Responsible Employee Grade /designation , division/dept. Name, official telephone, email	Line Manager's Grade/designation, division/dept. Name, official telephone, email
1.	Recruitment	Max 180 working days for each recruitment	Request through Manpower Requisition form	Duly filled up Manpower Requisition form & required Management approval	Human Resources Division, TBL, Head Office	Ms. Tabassum Jamal Anika, Senior Officer, HR Planning & Resourcing Officer, HRD. +8801730320028 tabassum.anika@tblbd.com Mr. Abu Sayem Rimon, Senior Officer, HR Planning & Resourcing Officer, HRD. +8801730320028 sayem.rimon@tblbd.com	Mr. S.G.A Alif-UI-Huq Akash AVP, Manager- HR Planning and Resourcing, Compensation & Benefits, HRD +8801329691858 alif@tblbd.com
2.	Human Resources Information System	As & when required	Request through Software application (HR-IS)	Being active employee of Trust Bank Limited	TBL HR Portal (HR-IS)	Mr. Sourove Kumar Saha AO, HR MIS, HRD +8802-44870068 sourove.kumar@tblbd.com	Mr. Abdullah Al Mamun Officer, In Charge-HR MIS, HRD +8801729069611 al.abdullah@tblbd.com
3.	Provident Fund related query	Within 1 days	Request through E-Mail/Phone	Employee ID	Human Resources Division, TBL, Head Office	Mr. Apurba Ranjan Das, Principal Officer, Compensation & Benefit Officer, HRD +8801729037658 apurba.ranjan@tblbd.com Mr. Md. Ehsanul Karim, Senior Officer, Compensation & Benefit Officer, HRD +8801730304867 ehsanul.karim@tblbd.com	Mr. S.G.A Alif-UI-Huq Akash AVP, Manager, HR Planning and Resourcing, Compensation & Benefits, HRD +8801329691858 alif@tblbd.com

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
SI	Name of services	Duration of service delivery	Process	Required documents	Delivery point	Responsible Employee Grade /designation , division/dept. Name, official telephone, email	Line Manager's Grade/designation, division/dept. Name, official telephone, email
4.	Staff Loan	Within 15 days	Request through Hard copy of application	Duly filled up application & charge documents	Human Resources Division, TBL, Head Office	Mr. Apurba Ranjan Das PO, Compensation & Benefit Officer, HRD +8801729037658 apurba.ranjan@tblbd.com Mr. Md. Ehsanul Karim SO, Compensation & Benefit Officer, HRD +8801730304867 ehsanul.karim@tblbd.com	Mr. S.G.A Alif-UI-Huq Akash AVP, Manager, HR Planning and Resourcing, Compensation & Benefits, HRD +8801329691858 alif@tblbd.com
5.	Health Insurance Claim & Settlement Related Issues	Within 15 days	Request through prescribed format	Duly filled up claim form & other related documents	Human Resources Division, TBL, Head Office	Mr. Apurba Ranjan Das PO, Compensation & Benefit Officer, HRD +8801729037658 apurba.ranjan@tblbd.com Mr. Md. Ehsanul Karim, SO, Compensation & Benefit Officer, HRD +8801730304867 ehsanul.karim@tblbd.com	Mr. S.G.A Alif-UI-Huq Akash AVP, Manager, HR Planning and Resourcing, Compensation & Benefits, HRD +8801329691858 lif@tblbd.com
6.	Employee Identification (Employee Id card)	Within 1/2 days	Request through prescribed format/Mail	Duly filled up application	Human Resources Division, TBL, Head Office	Ms. Tabassum Jamal Anika, SO, HR Planning & Resourcing Officer, HRD. +8801730320028 tabassum.anika@tblbd.com Mr. Abu Sayem Rimon, SO, HR Planning & Resourcing Officer, HRD. +8801730320028 sayem.rimon@tblbd.com	Mr. S.G.A Alif-UI-Huq Akash AVP, Manager, HR Planning and Resourcing, Compensation & Benefits, HRD +8801329691858 alif@tblbd.com
7.	Employee Identification (attendance key)	Within a day	Request through Mail	Employee ID Card	HR-IS (HR Portal)	Mr. Sourove Kumar Saha AO, HR-MIS, HRD +8802-44870068 sourove.kumar@tblbd.com	Mr. Abdullah Al Mamun Officer & In-Charge, HR-MIS, HRD +8801729069611 sl.abdullah@tblbd.com

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
SI	Name of services	Duration of service delivery	Process	Required documents	Delivery point	Responsible Employee Grade /designation , division/dept. Name, official telephone, email	Line Manager's Grade/designation, division/dept. Name, official telephone, email
8.	Separation (Post resignation formalities i.e approval of resignation, Asset & Liabilities Position checking and others)	Within 15-20 days	Request through mail	Not Applicable	Human Resources Division, TBL, Head Office	Mr. Abdul Haye SO, HR Services & Employee Relations, HRD +8802-44870068 abdul.haye@tblbd.com	Ms. Israt Afroz SPO & Manager-HR Services & Employee Relations, HRD +8801730304868 israt.afroz@tblbd.com
9.	Separation (End service benefit)	Within 15-20 days	Through pay order/deposit in bank account	Number of Savings Account	Human Resources Division, TBL, Head Office	Mr. Abdul Haye SO, HR Services & Employee Relations, HRD +8802-44870068 abdul.haye@tblbd.com	Ms. Israt Afroz SPO & Manager-HR Services & Employee Relations, HRD +8801730304868 israt.afroz@tblbd.com
10.	Posting of newly joined employees	Within 1-2 days	After joining	Joining letter	Human Resources Division, TBL, Head Office	Mr. Abdul Haye SO, HR Services & Employee Relations, HRD +8802-44870068 abdul.haye@tblbd.com	Ms. Israt Afroz SPO & Manager-HR Services & Employee Relations, HRD +8801730304868 israt.afroz@tblbd.com
11.	Transfer of Employees	Within 2-3 years by following regulatory compliance	Through management approval with proper manpower management and compliance	Transfer related previous documents	Human Resources Division, TBL, Head Office		Ms. Israt Afroz SPO & Manager-HR Services & Employee Relations, HRD +8801730304868 israt.afroz@tblbd.com
12.	Employee Certificate/Experience Certificate	Within 1-2 days	Request through software application (HR-IS)	Employee ID	TBL HR Portal (HR-IS)	Mr. Abdul Haye SO, HR Services & Employee Relations, HRD +8802-44870068 abdul.haye@tblbd.com	Ms. Israt Afroz SPO & Manager-HR Services & Employee Relations, HRD +8801730304868 israt.afroz@tblbd.com
13.	Power of Attorney	Within 5-7 days	Through management approval	Power of Attorney application form and branch recommendation	Human Resources Division, TBL, Head Office	Mr. Abdul Haye SO, HR Services & Employee Relations, HRD +8802-44870068 abdul.haye@tblbd.com	Ms. Israt Afroz SPO & Manager-HR Services & Employee Relations, HRD +8801730304868 israt.afroz@tblbd.com

(1) SI	(2) Name of services	(3) Duration of service delivery	(4) Process	(5) Required documents	(6) Delivery point	(7) Responsible Employee Grade / designation , division/dept. Name, official telephone, email	(8) Line Manager's Grade/designation, division/dept. Name, official telephone, email
14.	NOC (For Visa, Immigration, Passport)	Within a day	Request through software application	Copy of Passport /Visa/Ticket	1. TBL HR Portal (HR-IS), 2. Hard Copy also sent to respective employees	Mr. Abdul Haye SO, HR Services & Employee Relations, HRD +8802-44870068 abdul.haye@tblbd.com	Ms. Israt Afroz SPO & Manager-HR Services & Employee Relations, HRD +8801730304868 israt.afroz@tblbd.com
15.	Salary Certificate	Within 1/2 days	Request through Mail	Employee ID	Human Resources Division, TBL, Head Office	Mr. Apurba Ranjan Das, PO, Compensation & Benefit Officer, HRD Phone - 01729037658 apurba.ranjan@tblbd.com Mr. Md. Ehsanul Karim, SO, Compensation & Benefit Officer, HRD Phone - 01730304867 ehsanul.karim@tblbd.com	Mr. S.G.A Alif-UI-Huq Akash AVP, Manager, HR Planning and Resourcing, Compensation & Benefits, HRD +8801329691858 alif@tblbd.com
16.	Training & Development	Duration varies depending on the course contents/types/levels	Through nomination which is also approved and notified by the management	Training history related documents, Job Description, Training Calendar	1. Internal Point-Trust Bank Training Academy 2. External Point-BIBM/BB/BAB/ICA B/Government Offices/Other external training institutes	Mr. Mohammad Shah Alam Officer, Organization Development, HRD +8801755540568 alam.shah@tblbd.com	Md. Fahad Anwar Sinha SAVP & Manager-Organization Development, HRD +8801329691859 fahad.anwar@tblbd.com
17.	Coaching / Counselling	Within 7 days	Physical/face to face counselling	Branch counselling/memo form	Human Resources Division, TBL, Head Office		Ms. Israt Afroz SPO & Manager-HR Services & Employee Relations, HRD +8801730304868 israt.afroz@tblbd.com

(1) SI	(2) Name of services	(3) Duration of service delivery	(4) Process	(5) Required documents	(6) Delivery point	(7) Responsible Employee Grade /designation , division/dept. Name, official telephone, email	(8) Line Manager's Grade/designation, division/dept. Name, official telephone, email
18.	Reward & Recognition (R&R)	Within 30 days	As per related policy and management consent	Certificates	Human Resources Division, TBL, Head Office		Md. Fahad Anwar Sinha SAVP & Manager-Organization Development, HRD +8801329691859 fahad.anwar@tblbd.com
19.	Performance Management related	Immediate after the Management Approval	Through TBL own HR software	Not Applicable	Online HR Portal	Mr. Md. Billal Hossain SO, Organization Development, HRD +8801322905475 hossain.billal@tblbd.com	Md. Fahad Anwar Sinha SAVP & Manager-Organization Development, HRD +8801329691859 fahad.anwar@tblbd.com
20.	Staff disciplinary issues	Depending on the gravity of the disciplinary issues	Through inquiry committee	Disciplinary issues related documents	Human Resources Division, TBL, Head Office		Ms. Israt Afroz SPO & Manager-HR Services & Employee Relations, HRD +8801730304868 Israt.afroz@tblbd.com
21.	Internship	As and when required	Request through mail/courier	University Forwarding, CV and a Photograph	Human Resources Division, TBL, Head Office	Mr. Mohammad Shah Alam Officer, Organization Development, HRD +8801755540568 alam.shah@tblbd.com	Md. Fahad Anwar Sinha SAVP & Manager-Organization Development, HRD +8801329691859 fahad.anwar@tblbd.com
22.	Organogram	When required	Institutional structure and manpower refinement and expansion with the aim of bringing mobility in service delivery	Not Applicable	Human Resources Division, TBL, Head Office	Mr. Mohammad Shah Alam Officer, Organization Development, HRD +8801755540568 alam.shah@tblbd.com	Md. Fahad Anwar Sinha SAVP & Manager-Organization Development, HRD +8801329691859 fahad.anwar@tblbd.com



Services- General Services & Security Division (GSSD)

SL	Name Of Services	Time Requirement	Required Documents	Related Division	Service Charge (if any)	Responsible Employee Grade /designation, division/dept. Name, official telephone, email	Line Manager's Grade/designation, division/dept. Name, official telephone, email
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	a. Establishment of Branch, Sub-Branch and Collection Booth.	6 Month	EC, Board and BB's Approval	Head of GSSD, Ext - 4400	No Charge	Mezbaul Islam Laskar, FAVP, Ext - 4425	Head of E&RD, Major Abdus Salam Khan (Retd), Ext - 4420
	b. Renewal of Rental Deed of Agreement of Branch, Sub-Branch and Collection Booth.	4 - 6 Months	EC, Board and BB' Approval				
	c. Relocation & Renovation of HO, Branch, Sub-Branch, Collection Booth.	4 - 6 Months	EC, Board and BB' Approval				
	d. Renewal of Trade License.	15 Days	Mgt				
	a. Establishment of ATM and CDM Booth.	3 Months	EC			Rabit Amin Yasin SO, Ext - 4426	
	b. Relocation ATM and CDM Booth.	3 Months	EC				
	c. Renewal of Rental Deed of Agreement of ATM Booths	2 Months	EC				
	d. Electricity Bill and Stationary Items of ATM Booths	15 Days	Mgt				
	a. Maintenance of Office Premises, AC, Generator, UPS/IPS, Electrical Items.	15 Days	Mgt			Md. Bahauddin Galman, PO, Ext – 4424	
	b. Electrical Wiring Inspection	15 Days	Mgt				
	c. Fuel Management for Generator of Head Office.	7 Days	Mgt				
	d. Payment of Electricity Bill of HO.	7 Days	Mgt				

Services- General Services & Security Division (GSSD)

continue....

	a. Office Cleaning Service	15 Days	Mgt			Mst. Soma Aktar, AO, Ext – 4423		
	b. Pest Control	15 Days	Mgt					
	a. Lay-out Plan and BOQ of Branch, Sub-Branch and Other Outlet.	12 Days	Mgt					
	b. Assessment of Final Bill of Branch and ATM Booth	1 Day	Mgt					
	c. Renovation works of Branch, Sub-Branch, ATM Booth and Other Outlets	1 - 3 Months	EC/Mgt					
2.	a. Vehicle Maintenance & Renewal of Documents.	7 Days	Mgt			Mohammad Habibulla Miraj, SO, Ext – 4412	Head of SMD, Ext – 4410	
	b. Vehicle Fuel Management.	2 Days	Mgt					
	c. Vehicle Requisition and Detailing of Drivers	1 Day	Mgt					
	d. Allotment of Parking	7 Days	Mgt					
	e. Issuance of TBL Car Sticker	1 Day	Mgt					
	a. T&T and PABX Management.	7 Days	Mgt			Md. Enamul Haque, Officer, Ext – 4436		
	b. Payment of T&T Bills.	7 Days	Mgt					
	c. Repair and Maintenance of T&T and PABX.	3 – 4 Days	Mgt					
	a. Management of CCTV System and Access Control System	1 Month	Mgt			Md. Tawfiq Chowdhury, FAVP, Ext - 4412		
	b. Intruder Alarm System, Auto Alarm with Auto Lock Gate, Burglary/Panic Alarm	1 Month	Mgt					
	c. Training on Security Awareness.	1 Day	Mgt					
	d. Fire & Safety Issues and Emergency Evacuation Drill.	7 Days	Mgt					
	e. Refiling of Fire Extinguisher for Branch and ATM Booth.	15 Days	Mgt					
	f. Access Control Device, Watchman, Anti-Theft Alarm.	15 Days	Mgt					
	a. Administration of Trust Security (TS) Personnel	15 Days	Mgt			Rafizur Rahman, SPO, Ext – 4411		
	b. Liaison with Shadhinata Tower Authority.	3-5 Days	Mgt					
	c. Management of Dispatch Section.	3 - 5 Days	Mgt					

3.	a. Repair and Maintenance Office and Pantry Equipment.	7 Days	Mgt			Syedur Rahman, SPO, Ext – 4432	Head of SSD, Ext – 4430
	b. Arrangement for Entertainment.	7 Days	Mgt				
	c. Petty Cash Management.	15 Days	Mgt				
	d. Residential Furniture and Appliance Benefit.	15 Days	Mgt				
	e. Purchase of Air Ticket.	02 Days	Mgt			Sumayia Khan, SO, Ext - 4433	
	f. Write Off / Donate Fixed Assets.	1 – 2 Months	Mgt/EC/Board				
	a. Management of Cheque Book/Pay Order.	5 - 07 Days	Mgt				
	b. Management of Insurance Policy.	7 Days	Mgt			Sonnya Akhter, SO, Ext – 4419	
	c. Courier Service.	10 Days	Mgt				
	a. Pottery.	7 Days	Mgt				
	b. Arrangement of Drinking Water as per Requirement.					Syed Iftekhar, Ahmed, Officer, Ext - 4435	
	c. Cell Phone	15 Days	Mgt				
	d. Mobile and Internet Bill.	15 Days	Mgt				
	a. Store Management.	7 Days	Mgt				
	b. Receive Stationary Items as per Work Order.	1 Day	Mgt				
	c. Supply/Deliver of Stationary Items as per Requirement.	1-3 Days	Mgt				
	d. Maintenance of Stock Balance.	On Going	-				



3.To be done by the service aspirants: Financial institutions shall provide necessary advice to their service aspirants in order to obtain proper service. Examples Below are some sample suggestions

Sl No	To be done in order to obtain the promised/desired service
	Self-submission of complete application along with necessary documents of promised services
	Paying the required service fee in due process according to the service price and payment method
	Follow mobile message/email instructions where applicable
	Be present on the scheduled date for the meeting before the scheduled time
	No unnecessary calls/soliciting

4 If the promised service is not received, what should be done by the service expectant: (Citizen's Charter should clearly state the procedures for service seekers to do or lodge complaints if they do not receive services or the quality of services received is not satisfactory. In this case, financial institutions can provide an outline of service seekers' grievance redressed as per the table below :

Sl No	When to contact	Whom to contact	Contact address	Settlement deadline
	If the responsible officer fails to provide solution	Grievance Redressed Officer (Name of Officer)	Name and designation: Phone: Email: Website:	working day
	If Grievance redressed Officer fails to provide solution within specified time	Appellate Officer	Name and designation: Phone: Email: Website:	working day
	If the Appellate Officer fails to resolve within the stipulated time	Complaints redressed Cell of Financial Institutions	Financial institutions	working day

