

CITIZEN CHARTER

Up to Date

01/12/2023



MEGHNA BANK 
together we sail

Vision:

To be among the best service provider in the industry by ensuring customer satisfaction through technology, professionalism and nursing.

Mission

- Provide fast Customer Service
- Maintaining Stability in Business
- Adherence to business ethics
- Providing quality financial services with latest technology
- We will ensure to maximize shareholders' value.

Slogan:

Together we sail

Meghna Bank at a Glance

Total Number of Branches	51
Urban Branches	26
Rural Branches	25
Total Number of Sub Branches	5
Total number of ATM	13
Total number of AD Branches	4
Total number of Agent outlet	31
Meghna Help line	16735
Websites	www.meghnabank.com.bd

Working Hours:

Day	Office Hours	Transaction hours
Sunday to Thursday	10.00 am to 5.00 pm	10.00 am to 3.30 pm

2.1 - Citizen Service (নাগরিক সেবা)

Serial	Name of Service	Service Providing Method	Required documents & Place of Receipt	Service Charge and mode of payment	Timelin e for Service	Responsible Officer (Name, Designation, Contact Number & Email)
1	2	3	4	5	6	7
1	Account Opening	Physical Presence/ Online	Savings Account/Current Account (Individual) a. <u>Required documents:</u> * Completed and Signed Account Opening Form * Recent Passport Size Photo of Applicant * National ID/ Valid Passport/ Copy of Birth Certification (with attested photo) * Nominee's Photo ID and Recent Passport Size Photo (attested by Applicant) * Copy of Recent Utility Bill * Gas/Electricity/WASA/Telephone * Income Proof Document (If required) * Copy of TIN (If required) * During Account Opening, Branch may request for any other appropriate document(s). b. <u>Place of documents receipt:</u> Branch/Online	Initial Deposit as per Schedule of Charges Mode of Payment: Cash Deposit/Cheque/Pay Order/Online Transfer	0-4 days	Respective Relationship Manager/Dealing Officer
2	Cheque Book Issuance	Physical Presence/ Online	Savings Account/Current Account (Individual) a. <u>Required documents:</u> Through MGBL app/Cheque requisition leaf b. <u>Place of documents receipt:</u> Branch	As per Schedule of Charges Mode of Payment: Account Debit	2-4 days	Respective Relationship Manager/Dealing Officer
3	Card Service	Physical Presence	Prepaid Card a. <u>Required documents:</u>	As per Schedule of Charges Mode of	0-5 days	Respective Relationship

			<ul style="list-style-type: none"> * Completed MGBL Prepaid Card Application Form * Recent Passport Size Photograph of Applicant * Photocopy of valid NID (Original Must be shown) * Valid Passport is mandatory for endorsement for International Transactions * Completed KYC Form * MGBL reserves the right to ask for additional document(s) to ensure due diligence <p>b. <u>Place of documents receipt</u> : Branch</p>	Payment: Cash Payment		Manager/Dealing Officer
			<p>Credit Card</p> <p>a. <u>Required documents:</u></p> <ul style="list-style-type: none"> * Card Application Form Duly Filled up NID (Applicant, Lab Printed Photo (Applicant duly attested)) * Lab Printed Photo (Nominee attested by applicant) * CIB Enquiry and Undertaking Forms of applicant * Income Proof Document/s as per policy * Bank Statement as per policy * Proof of Submission of Tax Return * EBL reserves the right to ask for additional document(s) to ensure due diligence <p>b. <u>Place of documents receipt</u> : Branch</p>	As per Schedule of Charges Mode of Payment: Credit Card bill payment	14-15 days	Respective Relationship Manager/Dealing Officer
4	Locker Service	Physical Presence	<p>a. <u>Required documents:</u></p> <ul style="list-style-type: none"> * 3 copies of PP photo of applicant and 2 copies of nominee. * NID/Passport of both Applicant & Nominee 	As per Schedule of Charges Mode of Payment: Account Debit	Same day based on	Respective Relationship Manager/Dealing Officer

			* Duly filled up and signed locker application form. * Applicant must be an account holder of MGBL <u>b. Place of documents receipt</u> : Branch		availability	
5	Pay order Issuance	Physical Presence	<u>a. Required documents:</u> * Duly filled up and signed Pay Order Application Form * Account Payee Cheque (favoring "Yourself Account Pay Order") in absence of physical presence of accountholder <u>b. Place of documents receipt</u> : Branch	As per Schedule of Charges Mode of Payment: Account Debit	Instant	Respective Relationship Manager/Dealing Officer
6	Passport Endorsement (Card)	Physical Presence	<u>a. Required documents</u> : Original Passport/s and MGBL Card <u>b. Place of documents receipt</u> : Branch	N/A	1 day	Respective Relationship Manager/Dealing Officer
7	Passport Endorsement (Cash)	Physical Presence	<u>a. Required documents:</u> * Original Passport/s with Travel VISA * TM Form * Ticket & other related documents (if applicable) * Duly Filled up FCY Issuance Form <u>b. Place of documents receipt:</u> Branch	As per Schedule of Charges Mode of Payment: Account Debit	Instant	Respective Relationship Manager/Dealing Officer
8	Prize Bond Purchase/Sale	Physical Presence	<u>a. Required documents</u> : * Prize Bond (for Sale) * Local Cash Currency (For Purchase) * Photo ID will be required for Large Volume Transactions <u>b. Place of documents receipt:</u> Branch	N/A	Instant	Respective Relationship Manager/Dealing Officer
9	PIN Generation	Through IVR	<u>a. Required documents</u> : N/A	As per Schedule of Charges	Instant	Respective Relationship

	(Debit Card/ Credit Card)		<u>b. Place of documents receipt</u> : Contact Center	Mode of Payment: Account Debit (Debit Card)		Manager/Dealing Officer
10	Cash Withdrawal	Physical Presence	<u>a. Required documents:</u> Cheque Leaf/Card <u>b. Place of documents receipt:</u> Branch/ATM	As per Schedule of Charges (Inter City * Account Debit) No Charge (Intra City)	Instant	Respective Relationship Manager/Dealing Officer
11	Cash Deposit	Physical Presence	<u>a. Required documents:</u> * Filled up Deposit Slip * Photo ID (if bearer and applicable) <u>b. Place of documents receipt</u> : Branch/Drop Box/Cash Recycling Machine	As per Schedule of Charges (Inter City * Account Debit) No Charge (Intra City)	Instant	Respective Relationship Manager/Dealing Officer
12	In-house cheque transfer	Physical Presence	<u>a. Required documents:</u> * properly signed cheque <u>b. Place of documents receipt</u> : Branch	N/A	Instant	Respective Relationship Manager/Dealing Officer
13	In-house cheque transfer	Physical Presence	<u>a. Required documents</u> : Cheque Leaf In Order with material information and signature Positive Pay Confirmation (If applicable) <u>b. Place of documents receipt:</u> Branch	As per Schedule of Charges Mode of Payment: Account Debit	As per Banglad esh Bank Guidelin e	Respective Relationship Manager/Dealing Officer
14	Sanchaypatr a/ FCY Bond Purchase & Encashment	Physical Presence	<u>a. Required documents:</u> As per Instruction of the Sanchayaptra/ Bond Issuing Authority <u>b. Place of documents receipt:</u> Branch	N/A	For Sanchay Patra : 1 day For FCY Bond : 1- 2 day	Respective Relationship Manager/Dealing Officer
15	Interbank Fund Transfer (BEFTN/RTG S/NPSB)	Branch/ Online	<u>a. Required documents</u> : Customer Request with required information (Written/Online where applicable) <u>b. Place of documents receipt:</u> Branch	As per Schedule of Charges Mode of Payment: Account Debit	As per Banglad esh Bank	Respective Relationship Manager/Dealing Officer

					Guideline	
16	Personal Loan (Unsecured)	Branch/Online	<u>a. Required documents:</u> * Loan File duly Filled up * NID (Applicant & Guarantor), * Lab Printed Photo (Applicant duly attested) * Lab Printed Photo (Guarantor attested by applicant) * Business Card/Office ID (Guarantor * Service Employment) * Trade License/Business Card (Guarantor * Businessman) * Original LOI/ Salary Certificate (as per policy) & Cash voucher copy (if applicable) * Valid contract agreement/letter for contractual employee * Valid BMDC Certificate/ Professional Certificates (if applicable) * Rent or Lease Documents (if applicable) * Title Deed, Mutation Copy & Latest Land Development Tax receipt (if applicable) * Information of Reference Persons * CIB Enquiry and Undertaking Forms of applicant * Bank Statement as per policy * Proof of Submission of Tax Return * Office ID & Business Card (Both Applicant & Guarantor) * Sanction Letter of existing loan for last 12	As per Schedule of Charges Mode of Payment: Account Debit	0-4 days (Decision will be provided) *Disbursement will be effected upon fulfillment of conditions by the borrower	Respective Relationship Manager/Dealing Officer
17	Remittance Service	Branch	<u>a. Required documents</u> : As per Foreign Exchange Policy Department (FEPD) guideline and to ensure complete KYC (varies case to case) <u>b. Place of documents receipt</u> : Branch	N/A	0-1 day	Respective Relationship Manager/Dealing Officer
18	Utility Bill Payment	Branch/Online	<u>a. Required documents</u> : Utility Bill Copy (if paid through branch) b. Place of documents receipt : Branch/Online	N/A	Same day	Respective Relationship Manager/Dealing Officer

19	Tax Challan Deposit	Branch	a. Required documents : ETIN Copy Tax Deposit Slip b. Place of documents receipt : Branch	N/A	Instant	Respective Relationship Manager/Dealing Officer
20	Passport Application Fee	Branch	a. Required documents : Pre-printed slip containing required information and amount b. Place of documents receipt : Branch	N/A	Instant	Respective Relationship Manager/Dealing Officer

Notes:

1. All Indicative Days mean Working Days only.
2. In all cases, the Time Limit will be applicable only for customer requests after receiving complete set of relevant supporting documents following rules & regulations and bank's policies.
3. The above Time Limit is only an indication of approximate time required for rendering services. However, actual service may take longer/ shorter time depending on circumstances.

2.2 - Institutional Service (প্রাতিষ্ঠানিক সেবা)						
Serial	Name of Service	Service Providing Method	Required document & Place of Receipt	Service Charge and mode of payment	Timeline for Service	Responsible Officer (Name, Designation, Contact Number & Email)
1	2	3	4	5	6	7
1	Fund Transfer/Pay Order/Remittance/Salary/Standing Instruction/Sweep/TT	Letter/Email/Mobile or Internet Application	MGBL Website(meghnabank.com.bd)	Service Charge: As per schedule of charges Mode of Payment: From Account	Immediately	Respective Relationship Manager
2	Lending	Letter/Email	MGBL Website(meghnabank.com.bd)	Service Charge: As per schedule of charges Mode of Payment: From Account	Maximum 2 Months	Respective Relationship Manager
3	Trade Service	Letter/Email	MGBL Website(meghnabank.com.bd)	Service Charge: As per schedule of charges Mode of Payment: From Account	Maximum 5 Working Days	Respective Relationship Manager
4	Guarantee Service	Letter/Email	MGBL Website(meghnabank.com.bd)	Service Charge: As per schedule of charges Mode of Payment: From Account	Maximum 5 Working Days	Respective Relationship Manager
5	Structured Finance Service	Letter/Email	MGBL Website(meghnabank.com.bd)	Service Charge: As per schedule of charges Mode of Payment: From Account	Standard Time	Respective Relationship Manager
6	Cash Management Solutions	Letter/Email	MGBL Website(meghnabank.com.bd)	Service Charge: As per schedule of charges Mode of Payment: From Account	Standard Time	Respective Relationship Manager

7	Supply Chain Financing Solutions	Letter/Email	MGBL Website(meghnabank.com.bd)	Service Charge: As per schedule of charges Mode of Payment: From Account	Standard Time	Respective Relationship Manager
8	Corporate Advisory Services	Letter/Email	MGBL Website(meghnabank.com.bd)	Service Charge: As per schedule of charges Mode of Payment: From Account	Standard Time	Respective Relationship Manager
09	Automated Challan System(ACS)	Letter/Email	MGBL Website(meghnabank.com.bd)	Service Charge: Free Mode of Payment: Not Applicable	Same Day	Respective Relationship Manager

Note:

1. All Indicative Days mean Working Days only.
2. In all cases, the Time Limit will be applicable only for customer requests after receiving complete set of relevant supporting documents following rules & regulations and bank's policies.
3. The above Time Limit is only an indication of approximate time required for rendering services. However, actual service may take longer/ shorter time depending on circumstances.

2.3 - Internal Services (অভ্যন্তরীণ সেবা)						
Serial	Name of Service	Service Providing Method	a. Required documents & Place of Receipt	Service Charge and mode of payment	Timeline for Service	Responsible Officer (Name, Designation, Contact Number & Email)
1	2	3	4	5	6	7
1	Hospitalization Claim Reimbursement	Digital & Physical	Required Document: a. Online Application b. Discharge Certificate c. Original Bills Place of Receipt: HRD, Head Office	Payment through Account	04 Working Days	Responsible Officer of People's Pay & Benefit Unit, HRD
2	Maternity Claim Reimbursement	Digital & Physical	Required Document: a. Online Application b. Discharge Certificate c. Original Bills Place of Receipt: HRD, Head Office	Payment through Account	04 Working Days	Responsible Officer of People's Pay & Benefit Unit, HRD
3	TA/DA Bill Reimbursement	Digital & Physical	Required Document: a. Online Application original Bills Place of Receipt: HRD, Head Office	Payment through Account	04 Working Days	Responsible Officer of People's Pay & Benefit Unit, HRD
4	Foreign Leave Application	Digital & Physical	Required Document: a. Application Form Place of Receipt: HRD, Head Office	N/A	02 Working Days	Responsible Officer of HR Operations Team, HRD
5	Sick Leave	Digital	Required Document: a. Application Form Place of Receipt: HRD, Head Office	N/A	01 Working Days	Responsible Officer of HR Operations Team, HRD
6	Maternity Leave	Digital	Required Document: a. Application Form Place of Receipt: HRD, Head Office	N/A	01 Working Days	Responsible Officer of HR Operations Team, HRD
7	Employee ID Card	Physical	Required Document: a. ID Card Request Form Place of Receipt: HRD, Head Office	N/A	02 Working Days	Responsible Officer of HR Team, HRD

8	Business Card Requisition Processing	Physical & Digital	Required Document: a. Business Card Requisition Form Place of Receipt: GSD, Head Office	N/A	02 Working Days	Responsible Officer of GSD Team, GSD
09	NOC/Experience Certificate	Physical	Required Document: a. Certificate Request Place of Receipt: HRD, Head Office	N/A	02 Working Days	Responsible Officer of HR Operations Team, HRD

SL	3. Customer's Obligation to the Bank
1	Customers shall follow the banking norms, practices, functional rules etc.
2	Customers shall abide by the terms and conditions prescribed for each banking product and services.
3	Customers shall maintain disciplinary arrangement at the customer service points
4	Customers shall convey their grievance to the bank in proper way or in prescribed form
5	Customers shall convey the bank any changes in their address, contact numbers or any material information.
6	Customers generally shall ask any query at prescribed desk such as Customer Service, Branch Operation Manager, Branch Manager, Contact Center
7	Customer shall follow banking instructions/information/awareness shared through SMS/Email from time to time
8	Customer should refrain from making undue/unfair service request