

Citizen's Charter	
NRB Bank Ltd	
31.05.2023	
1 - Vision & Mission	
Vision	To be the leading dedicated financial institution for NRBs to invest in Bangladesh and for Bangladeshi individuals and corporates to access international markets.
Mission	NRB Bank aims to be the preferred provider of targeted financial services as a conduit for investment to and from Bangladesh for our Bangladeshi communities both domestically and internationally, to accelerate the industrialization of Bangladesh. We will strengthen these relationships by providing the right solutions that combine professionalism, expertise and financial strength.

2.1 - Citizen Service (নাগরিক সেবা)						
SL	Name of Service	Service Providing Method	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	Account Opening	Physical Presence/Digital Platform	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	Same Day	Respective Relationship Manager/Dealing Officer of the Department
2	Cheque Book issuance	Physical Presence/Digital Platform	Savings Account/Current Account (Individual) a. Required documents: Through NRB Click app/Cheque requisition application b. Place of documents receipt: Branch	As per Schedule of Charges Mode of Payment: Account Debit	0-3 Days	Respective Relationship Manager/Dealing Officer of the Department

3	Debit Card	Physical Presence/Call Center	<p>a. <u>Required documents:</u> Passport sized photo and signed application form (Applicant must have account with NRBBL)</p> <p>b. <u>Place of documents receipt:</u> Branch</p>	As per Schedule of Charges Mode of Payment: CASA	3-5 Days	Respective Relationship Manager/Dealing Officer of the Department
4	Credit Card	Physical Presence	<p>a. <u>Required documents:</u> * 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 *NRBBL reserves the right to ask for additional document(s) to ensure due diligence</p> <p>b. <u>Place of documents receipt:</u> Branch/ Direct Sales Team</p>	As per Schedule of Charges Mode of Payment: Credit Card bill payment/NRB Click/BFTN/MFS	10-15 Days	Respective Relationship Manager/Dealing Officer of the Department
5	Locker Service	Physical Presence	<p>a. <u>Required documents:</u> * 3 copies of PP photo of applicant and 2 copies of nominee. * NID/Passport of both Applicant & Nominee * Duly filled up and signed locker application form. *Applicant must be an account holder of NRBBL</p> <p>b. <u>Place of documents receipt:</u> Branch</p>	As per Schedule of Charges Mode of Payment: Account Debit	Same day based on availability	Respective Relationship Manager/Dealing Officer of the Department
6	Pay order issuance	Physical Presence	<p>a. <u>Required documents:</u> * Duly filled up and signed Pay Order Application Form * Account Payee Cheque (favoring "Yourselves Account Pay Order") in absence of physical presence of account holder</p> <p>b. <u>Place of documents receipt:</u> Branch</p>	As per Schedule of Charges Mode of Payment: Account Debit	Instant	Respective Relationship Manager/Dealing Officer of the Department

7	Passport Endorsement (Card)	Physical Presence	<p>a. Required documents: Valid Passport/s and NRBBL Card, Endorsement request Form</p> <p>b. Place of documents receipt: Branch</p>	N/A	1 day	Respective Relationship Manager/Dealing Officer of the Department
8	Passport Endorsement (Cash)	Physical Presence	<p>a. Required documents: * Valid Passport/s (Old& New) with Travel VISA * TM Form * Ticket & other related documents (if applicable) * Duly Filled up FCY Issuance Form</p> <p>b. Place of documents receipt: Branch</p>	<p>As per Schedule of Charges Mode of Payment: Cash/Account Debit</p>	Instant	Respective Relationship Manager/Dealing Officer of the Department
9	Prize Bond Purchase/Sale	Physical Presence	<p>a. Required documents: * Prize Bond (for Sale) * Local Cash Currency (For Purchase) * Photo ID will be required for Large Volume Transactions</p> <p>b. Place of documents receipt: Branch</p>	N/A	Instant	Respective Relationship Manager/Dealing Officer of the Department
10	PIN Generation (Debit Card/ Credit Card)	Green PIN Through Call Center	<p>a. Required documents: N/A</p> <p>b. Place of documents receipt: Contact Center</p>	<p>As per Schedule of Charges Mode of Payment: Account Debit (Debit Card) Bill Generation (Credit Card)</p>	Instant	Respective Relationship Manager/Dealing Officer of the Department
11	Cash Withdrawal	Physical Presence/ATM	<p>a. Required documents: Cheque Leaf/Card</p> <p>b. Place of documents receipt: Branch/ATM</p>	<p>As per Schedule of Charges (Inter City * Account Debit) No Charge (Intra City)</p>	Instant	Respective Relationship Manager/Dealing Officer of the Department
12	Cash Deposit	Physical Presence	<p>a. Required documents: * Filled up Deposit Slip * Photo ID (if bearer and applicable)</p> <p>b. Place of documents receipt: Branch</p>	<p>As per Schedule of Charges (Inter City * Account Debit) No Charge (Intra City)</p>	Instant	Respective Relationship Manager/Dealing Officer of the Department
13	In-house cheque transfer	Physical Presence	<p>a. Required documents: * properly signed cheque</p> <p>b. Place of documents receipt: Branch</p>	N/A	Instant	Respective Relationship Manager/Dealing Officer of the Department

14	Cheque Clearing	Physical Presence	<p>a. <u>Required documents:</u> Cheque Leaf In Order with material information and signature Positive Pay Confirmation (If applicable)</p> <p>b. <u>Place of documents receipt:</u> Branch</p>	As per Schedule of Charges Mode of Payment: Account Debit	As per Bangladesh Bank Guideline	Respective Relationship Manager/Dealing Officer of the Department
15	Sanchaypatra/ FCY Bond Purchase & Encashment	Physical Presence	<p>a. <u>Required documents:</u> As per Instruction of the Sanchayaptra/ Bond Issuing Authority</p> <p>b. <u>Place of documents receipt:</u> Branch</p>	N/A	For SanchayPatra : 1 day For FCY Bond : 1-2 day	Respective Relationship Manager/Dealing Officer of the Department
16	Interbank Fund Transfer (BEFTN/RTGS/NP SB)	Branch/Online	<p>a. <u>Required documents:</u> Customer Request with required information (Written/Online where applicable)</p> <p>b. <u>Place of documents receipt:</u> Branch</p>	As per Schedule of Charges Mode of Payment: Account Debit	As per Bangladesh Bank Guideline	Respective Relationship Manager/Dealing Officer of the Department
17	Personal Loan	Branch/Online	<p>a. <u>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 months repayment status</p> <p>b. <u>Place of documents receipt:</u> Branch/ Online Request (where applicable)</p>	As per Schedule of Charges Mode of Payment: Account Debit	1-5 days (Decision will be provided) *Disbursement will be affected upon fulfillment of conditions by the borrower	Respective Relationship Manager/Dealing Officer of the Department

18	Remittance Service	Branch (Cash Pick-up/Payment against PIN)	<p>a. <u>Required documents:</u> As per Foreign Exchange Policy Department (FEPD) guideline and to ensure complete KYC (varies case to case)</p> <p>b. <u>Place of documents receipt:</u> Branch</p>	N/A	0-1 Day	Respective Relationship Manager/Dealing Officer of the Department
19	Utility Bill Collection	Branch/Booth	<p>a. <u>Required documents:</u> Utility Bill Copy (if paid through Branch & Booth)</p> <p>b. <u>Place of documents receipt:</u> Branch/Booth</p>	N/A	0-1 Day	Respective Relationship Manager/Dealing Officer of the Department
20	VFS fee deposit	Booth	<p>a. <u>Required documents:</u> VFS deposit slip</p> <p>c. <u>Place of documents receipt:</u> VFS Booth</p>	N/A	1	VFS Booth Employees
21	Automated Challan	Branch	<p>a. <u>Required documents:</u> Deposit Slip, NID/TIN</p> <p>b. <u>Place of documents receipt:</u> Branch</p>	N/A	Instant	Respective Relationship Manager/Dealing Officer of the Department
22	Islamic Banking	Branch	<p>a. <u>Required documents:</u> As per Regulatory guideline as well as Shariah manual</p> <p>b. <u>Place of documents receipt:</u> Branch</p>	As per Schedule of Charges	Instant	Islamic banking facilities are available in all Branches & Sub-Branches

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.

2.2 - Institutional Service (প্রতিষ্ঠাতিক সেবা)					
SL	Name of Service	Service Providing Method	Service Charge and mode of payment	Timeline for Service	Responsible Officer (Name, Designation, Contact Number & Email)
1	2	3	5	6	7
1	Fund Transfer/Pay Order/Remittance/Salary/Standing Instruction/Sweep/TT	Letter/Email/Mobile or Internet Application	Service Charge: As per schedule of charges Mode of Payment: From Account	Immediately	Respective Relationship Manager/Dealing Officer of the Department
2	Lending	Proposal/Letter/Email	Service Charge: As per schedule of charges Mode of Payment: From Account	Maximum 2 Months	Respective Relationship Manager/Dealing Officer of the Department
3	Trade Service	Proposal/Letter/Email	Service Charge: As per schedule of charges Mode of Payment: From Account	Maximum 5 Working Days	Respective Relationship Manager/Dealing Officer of the Department
4	Guarantee Service	Letter/Email	Service Charge: As per schedule of charges Mode of Payment: From Account	Maximum 5 Working Days	Respective Relationship Manager/Dealing Officer of the Department
5	EGP	Proposal/Letter/Email	Service Charge: As per schedule of charges Mode of Payment: From Account	Standard Time	Respective Relationship Manager/Dealing Officer of the Department
6	Cash Management Solutions	Letter/Email/Digital Platform	Service Charge: As per schedule of charges Mode of Payment: From Account	Standard Time	Respective Relationship Manager/Dealing Officer of the Department
7	Student fee & other fee collection	Letter/Email/Digital Platform	Service Charge: As per schedule of charges Mode of Payment: From Account/Digital Platform	Standard Time	Respective Relationship Manager/Dealing Officer of the Department
8	Corporate Advisory Services	Letter/Email	Service Charge: As per schedule of charges Mode of Payment: From Account	Standard Time	Respective Relationship Manager/Dealing Officer of the Department
9	NRBBL Straight Banking	Online/Digital Platform	Service Charge: As per schedule of charges Mode of Payment: From Account	Instant Service	Respective Relationship Manager/Dealing Officer of the Department
10	Automated Challan System (ACS)	Letter	Service Charge: Free Mode of Payment: Not Applicable	Same Day	Respective Relationship Manager/Dealing Officer of the Department

Note:

1. All Indicative Days mean Working Days only. 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.
2. The above Time Limit is only an indication of approximate time required for rendering services.
3. However, actual service may take longer/ shorter time depending on circumstances.

2.3 - Internal Services (অভ্যন্তরীণ সেবা)						
SL	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	Furniture & Equipment Allowance	Physical	<u>Required Document:</u> a. Application Form b. Quotation Place of Receipt: HRD, Head Office	Payment through Account	02 Working Days	Responsible Officer of Compensation & Benefit Unit, HRD
2	Hospitalization Claim Reimbursement	Physical	<u>Required Document:</u> a. Application Form b. Discharge Certificate c. Original Bills Place of Receipt: HRD, Head Office	Payment through Account	04 Working Days	Responsible Officer of Compensation & Benefit Unit, HRD
3	Maternity Claim Reimbursement	Physical	<u>Required Document:</u> a. Application Form b. Discharge Certificate c. Original Bills Place of Receipt: HRD, Head Office	Payment through Account	04 Working Days	Responsible Officer of Compensation & Benefit Unit, HRD
4	TA/DA Bill Reimbursement	Physical	<u>Required Document:</u> a. Application Form b. Original Bills Place of Receipt: FAD, CHO	Payment through Account	04 Working Days	Responsible Officer of FAD
5	Foreign Leave Application	Digital	<u>Required Document:</u> a. Application Form Place of Receipt: HRD, Head Office	NA	02 Working Days	Responsible Officer of HR Operations Team, HRD
6	Sick Leave	Digital	<u>Required Document:</u> a. Application Form Place of Receipt: HRD, Head Office	NA	01 Working Days	Responsible Officer of HR Operations Team, HRD

7	Maternity Leave	Digital	Required Document: a. Application Form Place of Receipt: HRD, Head Office	NA	01 Working Days	Responsible Officer of HR Operations Team, HRD
8	Employee ID Card	Physical	Required Document: a. ID Card Request Form Place of Receipt: HRD, Head Office	NA	01 Working Days	Responsible Officer of HR Operations Team, HRD
9	Business Card Requisition Processing	Physical	Required Document: a. Business Card Requisition Form Place of Receipt: FMD	NA	02 Working Days	Responsible Officer of FMD
10	NOC/Experience Certificate	Digital	Required Document: a. Certificate Request Place of Receipt: HRD, Head Office	NA	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

NRB Bank Limited

Subject: Progress report on “Citizen Charter Implementation Plan for “ ____ Quarter (____,2023) and evidence submission
Annual action plan for implementation of Citizen Charter of the bank for the Year 2023

Activities	Performance Indicator	Annual Target 2023	Implementation Progress Year 2023				Annual Achievement 2023	Implementation Division	Evidence Submitted	Remarks
			1 st Quarter (Jan-March),2023	2 nd Quarter (April-June),2023	3 rd Quarter (July-September),2023	4 th Quarter (October-December),2023				
1	2	3	4	5	6	7	8(7+6+5+4)=	9	10	11
Quarterly Update of Citizen Charter	Updated for									
Arranging Training on Citizen Charter										
Organizing briefing sessions with stakeholders on banking services										
Implementation of Decision of the Monitoring Cell of Citizen Charter										

Reporting Officer

Focal Point of Citizen
Charter NRB Bank
Limited