



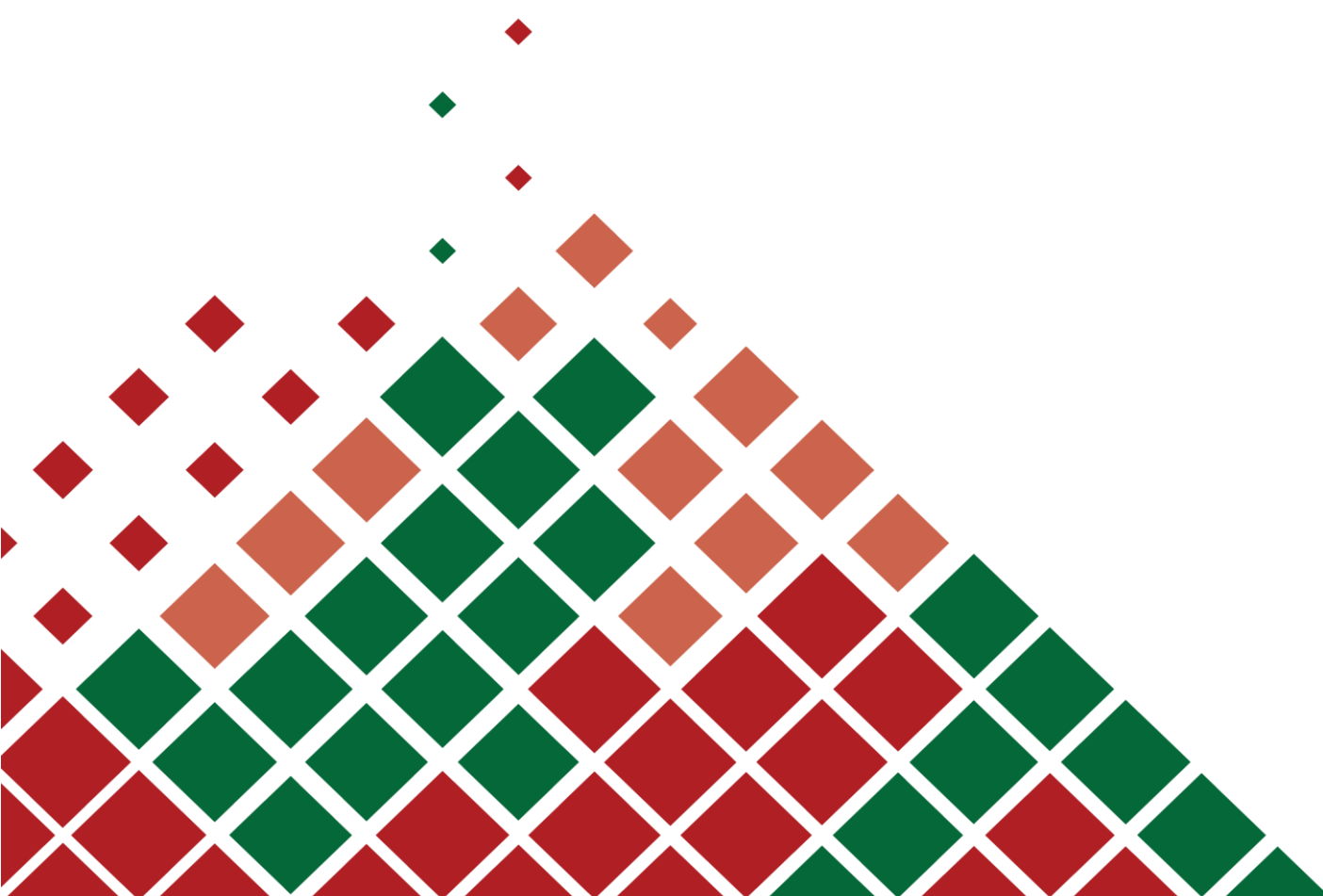
SHIMANTO BANK LIMITED

শিমন্তো ব্যাংক লিমিটেড

সীমাহীন আশ্রয়

CITIZEN CHARTER

Date: 24 May, 2023





Vision:	To build a sound and healthy financial institution which will provide technology driven customer centric inclusive banking solutions and contribute to the growth of national economy with deep social commitment
Mission:	<ul style="list-style-type: none"> ➤ Achieve and maintain strong corporate governance, highest level of transparency and cost-efficiency at all levels of operations. ➤ Ensure continuous improvement of policies, procedures and systems across the Bank for regulatory compliance and sustainable growth in all respect. ➤ Uphold the corporate image by implementing core values and strategic priorities.
VALUES:	<ul style="list-style-type: none"> ➤ Customer Centric ➤ Dynamism & Techno Centric ➤ Innovativeness ➤ Trust Worthiness & Integrity

2.1 - Citizen Service

Serial	Name of Service	Service Providing Method	Required Documents & Place of Receipt	Service Charge and Mode of Payment	Time Limit for Service Delivery	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)	Account Maintenance Fee (Half Yearly) as per Schedule of Charges (available- www.shimantobank.com) Mode of Payment:	1 - 3 days	Relationship Manager/Customer Service Manager



			<ul style="list-style-type: none">* 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)* Proof of Submission of Tax Return/Copy of TIN (If required)* During Account Opening, Branch may request for any other appropriate document(s). <p>b. <u>Place of documents receipt:</u> Branch/Online</p>	Cash Deposit/ Cheque/ Pay Order/ Online Transfer		
2	Cheque Book issuance	Physical Presence/Online	Savings Account/Current Account (Individual) a. <u>Required documents:</u> Through Connect app/Cheque Requisition Slip b. <u>Place of documents receipt:</u> Branch	As per Schedule of Charges (available- www.shimantobank.com) Mode of Payment: Account Debit	2-4 days	Relationship Manager/Customer Service Manager
3	Card Service	Physical Presence	Debit Card a. <u>Required documents:</u> Passport sized photo and signed application form (Applicant must have account with SMLB) b. <u>Place of documents receipt:</u> Branch	As per Schedule of Charges (available- www.shimantobank.com) Mode of Payment: Account Debit	2-4 days	Relationship Manager/Customer Service Manager



			Credit Card a. <u>Required documents:</u> * Card Application Form Duly Filled up, NID (Applicant, Lab Printed Photo (Applicant duly attested) * Lab Printed Photo of Supplementary applicant (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 * SMBL reserves the right to ask for additional document(s) to ensure due diligence b. <u>Place of documents receipt:</u> Branch	As per Schedule of Charges (available- www.shimantobank.com) Mode of Payment: Credit Card bill Payment	3-7 days	Relationship Manager/Customer Service Manager
4	Locker Service	Physical Presence	a. <u>Required documents:</u> * PP photo of applicant and nominee. * NID/Passport of both Applicant & Nominee * Duly filled up and signed locker application form. * Applicant must be an account holder of SMBL b. <u>Place of documents receipt:</u> Branch	As per Schedule of Charges (available- www.shimantobank.com) Mode of Payment: Account Debit	Same day based on availability	Relationship Manager/Customer Service Manager



5	Pay order issuance	Physical Presence	a. <u>Required documents:</u> Duly filled up and signed Pay Order Application Form b. <u>Place of documents receipt:</u> Branch	As per Schedule of Charges (available- www.shimantobank.com) Mode of Payment: Account Debit	5 – 15 Minutes	Relationship Manager/Customer Service Manager
6	Passport Endorsement (Card)	Physical Presence	a. <u>Required documents:</u> Original Passport/s and SMBL Card b. <u>Place of documents receipt:</u> Branch	Free	10 – 20 Minutes	Relationship Manager/Customer Service Manager
7	Passport Endorsement (Cash)	Physical Presence	a. <u>Required documents:</u> * Original Passport/s with Travel VISA * TM Form * Ticket & other related documents (if applicable) * Duly Filled up FCY Issuance Form b. <u>Place of documents receipt:</u> Branch	As per Schedule of Charges (available- www.shimantobank.com) Mode of Payment: Account Debit	15 – 30 Minutes	Relationship Manager/Customer Service Manager
8	Prize Bond Purchase/Sale	Physical Presence	a. <u>Required documents:</u> * Prize Bond (for Sale) * Local Cash Currency (For Purchase) * Photo ID will be required for Large Volume Transactions b. <u>Place of documents receipt:</u> Branch	Free	5 – 20 Minutes	Relationship Manager/Dealing Officer
9	Cash Withdrawal	Physical Presence/ATM	a. <u>Required documents:</u> Cheque Leaf/Card b. <u>Place of documents receipt:</u> Branch/ATM	Free	1-10 Minutes	Relationship Manager/Dealing Officer
10	Cash Deposit	Physical Presence	a. <u>Required documents:</u> * Filled up Deposit Slip * Photo ID (if bearer and applicable) b. <u>Place of documents receipt:</u> Branch	Free	1-15 Minutes	Relationship Manager/Dealing Officer



11	In-house cheque transfer	Physical Presence	a. <u>Required documents:</u> * Properly signed cheque b. <u>Place of documents receipt:</u> Branch	Free	2-15 Minutes	Relationship Manager/Customer Service Manager
12	Cheque Clearing	Physical Presence	a. <u>Required documents:</u> Cheque Leaf in Order with material information and signature Positive Pay Confirmation (If applicable) b. <u>Place of documents receipt:</u> Branch	As per Schedule of Charges (available- www.shimantobank.com) Mode of Payment: Account Debit	As per Bangladesh Bank Guidelines	Relationship Manager/Customer Service Manager
13	Sanchaypatra/FCY Bond Purchase & Encashment	Physical Presence	a. <u>Required documents:</u> As per Instruction of the Sanchaypatra/ Bond Issuing Authority b. <u>Place of documents receipt:</u> Branch	Free	Sanchaypatra: 1-2 days FCY Bond: 1-2 days	Relationship Manager/Customer Service Manager
14	Interbank Fund Transfer (BEFTN/RTGS/NPSB)	Branch/Online	a. <u>Required documents:</u> Customer Request with required information (Written/Online where applicable) b. <u>Place of documents receipt:</u> Branch	As per Schedule of Charges (available- www.shimantobank.com) Mode of Payment: Account Debit	As per Bangladesh Bank Guideline	Relationship Manager/Customer Service Manager
15	Personal Loan (Unsecured)	Branch/Online	a. <u>Required documents:</u> * Loan File Duly Filled up * NID (Applicant & Guarantor), * Lab Printed Photo (Attested by Applicant) * Lab Printed Photo (Guarantor attested by applicant) * Trade License (Guarantor/ Application * Businessman) * Original LOI/Salary Certificate (as per policy) & Cash voucher copy (if applicable) * Valid contract agreement/ letter for contractual employee	As per Schedule of Charges (available- www.shimantobank.com) Mode of Payment: Account Debit	4-5 days (Decision will be provided) * Disbursement will be effected upon fulfillment of conditions by the borrower	Relationship Manager/ Customer Service Manager



			<ul style="list-style-type: none">* 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 payment status			
16	Remittance Service	Branch	a. <u>Required documents:</u> As per Foreign Exchange Policy Department (FEPD) guideline and to ensure complete KYC (varies case to case) b. <u>Place of documents receipt:</u> Branch	Free	0-1 day	Relationship Manager/ Customer Service Manager
17	Utility Bill Payment	Branch/Online	a. <u>Required documents:</u> Utility Bill Copy (if paid through branch) b. <u>Place of documents receipt:</u> Branch/Online	Free	Same day	Relationship Manager/ Dealing Officer

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						
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/TT	Branch/Letter/Email/Mobile or Internet Application	At SMBL Branch, SMBL Website https://www.shimantobank.com/	Service Charge: As per schedule of charges (available- www.shimantobank.com) Mode of Payment: From Account	Immediately	Respective Relationship Manager
2	Lending	Branch/Letter/Email	At SMBL Branch, SMBL Website https://www.shimantobank.com/	Service Charge: As per schedule of charges (available- www.shimantobank.com) Mode of Payment: From Account	15 – 45 Days	Respective Relationship Manager
3	Trade Service	Branch/Letter/Email	At SMBL Branch, SMBL Website https://www.shimantobank.com/	(available- www.shimantobank.com) Mode of Payment: From Account	1 – 5 Days (Based on Transaction)	Respective Relationship Manager
4	Guarantee Service	Branch/Letter/Email	At SMBL Branch, SMBL Website https://www.shimantobank.com/	Service Charge: As per schedule of charges (available- www.shimantobank.com) Mode of Payment: From Account	1 – 5 Days (Based on Transaction)	Respective Relationship Manager
5	Syndicated Finance Service	Branch/Letter/Email	At SMBL Branch, SMBL Website https://www.shimantobank.com/	Service Charge: As per schedule of charges (available- www.shimantobank.com)	Standard Time	Respective Relationship Manager



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কিনয়াকান থানা

				Mode of Payment: From Account		
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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

Serial	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	Employee ID Card	Physical	Required Document: a. ID Card Request Form Place of Receipt: HRD, Head Office	Free	07 Working Days	Responsible Officer of HRD
2	Foreign Leave Application	Digital & Physical	Required Document: a. Application Form Place of Receipt: HRD, Head Office	Free	01 – 02 Working Days	Responsible Officer of HRD
3	Sick Leave	Digital	Required Document: a. Application Form Place of Receipt: HRD, Head Office	Free	01 Working Days	Responsible Officer of HRD
4	Maternity Leave	Digital	Required Document: a. Application Form Place of Receipt: HRD, Head Office	Free	01-02 Working Days	Responsible Officer of HRD
5	Business Card Requisition Processing	Physical & Digital	Required Document: a. Business Card Requisition Form Place of Receipt: HRD, Head Office	Free	07 Working Days	Responsible Officer of HRD



6	NOC/Experience Certificate	Digital	Required Document: a. Certificate Request Place of Receipt: HRD, Head Office	Free	01 Working Days	Responsible Officer of HRD
7	Table Stationaries	Physical	Required Document: Requisition	Free	01 – 07 Working Days	Responsible Officer of IDPD
8	House Furnishing Allowance	Physical	Required Document: a. Application Form b. Quotation Place of Receipt: HRD, Head Office	Free	01-02 Working Days	Responsible Officer of HRD
9	Hospitalization Claim Reimbursement	Digital & Physical	Required Document: a. Online Application b. Discharge Certificate c. Original Bills Place of Receipt: HRD, Head Office	Free	15 Working Days	Responsible Officer of HRD
10	Maternity Claim Reimbursement	Digital & Physical	Required Document: a. Online Application b. Discharge Certificate c. Original Bills Place of Receipt: HRD, Head Office	Free	15 Working Days	Responsible Officer of HRD
11	TA/DA Bill Reimbursement	Digital & Physical	Required Document: a. Online Application original Bills Place of Receipt: HRD, Head Office	Free	03 Working Days	Responsible Officer of HRD



SL	3. Customer's Obligation to the Bank
1	Customer shall follow the banking norms, practices, functional rules etc.
2	Customer shall abide by the terms and conditions prescribed for each banking product and services.
3	Customer 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	Customer generally shall ask any query at prescribed desk such as Customer Service Desk, Help Desk, Information Desk or Enquiry Desk at first instance.
7	Customer shall follow banking instructions/information/awareness shared through SMS/Email from time to time
8	Customer should refrain from undue/unfair service request.

4. Complaint Management

In case of delay in delivering service, please contact to following official for your complaint: -

SL No.	When to Contact	Person to Contact	Address to communicate	Disposal Time
1	If authorized officer fails to solve	Branch Manager/Unit Head/Call Centre/Zonal Head	Name & Designation: Phone: Email: (available in www.shimantobank.com)	Instant
2	If Branch Manager/Unit Head/Zonal Head fails to solve	Complaint Handling Officer (CHO):	1.Name & Designation: Sinthiya Imama , Assistant Vice President & SR. Manager, Business Intelligence, Service Quality and MIS Phone: +8809612999170 Email: sinthiya.imama@shimantobank.com 2.Name & Designation: Mohammad Masud Sajjad , In Charge, Retail Assets & Liabilities Phone: +8809612889319 Email: masud.sajjad@shimantobank.com	3 Working Days
3	If Complaint Handling Officer (CHO) fails to solve	Head Of Compliant Management Cell	Name & Designation: Mohammad Azizul Hoque , Senior Executive Vice President & Head of Operations Phone: +8809612999043 Email: azizul.hoque@shimantobank.com	10 Working Days

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