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সেবা প্রদানের প্রতিশ্রুতি

হালনাগাদের তারিখ

৩১-০৫-২৩

Citizen's Charter	
Eastern Bank Ltd.	
31.05.2023	
1 - Vision & Mission	
Vision:	To become the most valuable brand in the financial services in Bangladesh creating long-lasting value for our stakeholders and above all for the community we operate in by transforming the way we do business and by delivering sustainable growth.
Mission:	We will deliver service excellence to all our customers, both internal and external.
	We will ensure to maximize shareholders' value.
	We will constantly challenge our systems, procedures and training to maintain a cohesive and professional team in order to achieve service excellence.
	We will create an enabling environment and embrace a team based culture where people will excel.

2.1 - Citizen Service (নাগরিক সেবা)						
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	Account Opening	Physical Presence/Online	<p>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</p>	Initial Deposit as per Schedule of Charges Mode of Payment: Cash Deposit/Cheque/PayOrder/Online Transfer	0-4 days	Respective Relationship Manager/Dealing Officer
2	Cheque Book issuance	Physical Presence/Online	<p>Savings Account/Current Account (Individual) a. <u>Required documents</u>: Through SkyBanking app/Cheque requisition leaf b. <u>Place of documents receipt</u>: Branch</p>	As per Schedule of Charges Mode of Payment: Account Debit	2-4 days	Respective Relationship Manager/Dealing Officer
3	Card Service	Physical Presence	<p>Debit Card a. <u>Required documents</u>: Passport sized photo and signed application form (Applicant must have account with EBL) b. <u>Place of documents receipt</u>: Branch</p>	As per Schedule of Charges Mode of Payment: Account Debit	0-7 day	Respective Relationship Manager/Dealing Officer

			<p>Prepaid Carda. <u>Required documents:</u> *</p> <p>Completed EBL 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* EBL reserves the right to ask for additional document(s) to ensure due diligence</p> <p>b. <u>Place of documents receipt:</u> Branch/EBL Skycare</p>	As per Schedule of Charges Mode of Payment: Cash Payment	0-5 days	Respective Relationship Manager/Dealing Officer
			<p>Credit Card</p> <p>a. <u>Required documents:</u></p> <p>* Card Application Form duly Filled up NID (Applicant , Lab Printed Photo (Applicant duly attested)</p> <p>* Lab Printed Photo (Nominee attested by applicant)</p> <p>* CIB Enquiry and Undertaking Forms of applicant</p> <p>* Income Proof Document/s as per policy</p> <p>* Bank Statement as per policy</p> <p>* Proof of Submission of Tax Return</p> <p>*EBL reserves the right to ask for additional document(s) to ensure due diligence</p> <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> <p>* 3 copies of PP photo of applicant and 2 copies of nominee.</p> <p>* NID/Passport of both Applicant & Nominee</p> <p>* Duly filled up and signed locker application</p>	As per Schedule of Charges Mode of Payment: Account Debit	Same day based on availability	Respective Relationship Manager/Dealing Officer

			form. *Applicant must be an account holder of EBL b. <u>Place of documents receipt</u> : Branch			
5	Pay order issuance	Physical Presence	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 b. <u>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	a. <u>Required documents</u> : Original Passport/s and EBL Card b. <u>Place of documents receipt</u> : Branch	N/A	1 day	Respective Relationship Manager/Dealing Officer
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 Mode of Payment: Account Debit	Instant	Respective Relationship Manager/Dealing Officer
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	N/A	Instant	Respective Relationship Manager/Dealing Officer

9	PIN Generation (Debit Card/ Credit Card)	Through IVR	a. <u>Required documents</u> : N/Ab. <u>Place of documents receipt</u> : Contact Center	As per Schedule of ChargesMode of Payment: Account Debit (Debit Card)Bill Generation (Credit Card)	Instant	Respective Relationship Manager/Dealing Officer
10	Cash Withdrawal	Physical Presence/ATM/CRM	a. <u>Required documents</u> : Cheque Leaf/Card b. <u>Place of documents receipt</u> : Branch/ATM/Cash Recycling Machine	As per Schedule of Charges (Inter City * Account Debit) No Charge (Intra City)	Instant	Respective Relationship Manager/Dealing Officer
11	Cash Deposit	Dropbox/ Physical Presence/ CRM	a. <u>Required documents</u> : * Filled up Deposit Slip * Photo ID (if bearer and applicable) b. <u>Place of documents receipt</u> : Branch/DropBox/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	a. <u>Required documents</u> : * properly signed cheque b. <u>Place of documents receipt</u> : Branch	N/A	Instant	Respective Relationship Manager/Dealing Officer
13	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 Mode of Payment: Account Debit	As per Bangladesh Bank Guideline	Respective Relationship Manager/Dealing Officer

14	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
15	Interbank Fund Transfer (BEFTN/RTGS/NPSB)	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
16	Personal Loan (Unsecured)	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 Licence/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	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	<p>a. <u>Required documents:</u> As per Foreign Exchange Policy Department (FEPD) guideline and to ensure complete KYC (vaires case to case)</p> <p>b. <u>Place of documents receipt:</u> Branch</p>	N/A	0-1 day	Respective Relationship Manager/Dealing Officer
18	Utility Bill Payment	Branch/Online	<p>a. <u>Required documents:</u> Utility Bill Copy (if paid through branch)</p> <p>b. <u>Place of documents receipt:</u> Branch/Online</p>	N/A	Same day	Respective Relationship Manager/Dealing Officer
19	USA VISA fee deposit	Branch/Online	<p>a. <u>Required documents:</u> * Pre-printed USA Visa Application Fee Deposit Slip containing * CGI Ref. No. * Bank Deposit Slip</p> <p>b. <u>Place of documents receipt:</u> Branch/Online</p>	N/A	1	Respective Relationship Manager/Dealing Officer
20	Chinese VISA fee	Branch	<p>a. <u>Required documents:</u> Bank Deposit Slip containing correct information with applicant's Passport number</p> <p>b. <u>Place of documents receipt:</u> Branch</p>	N/A	1	Respective Relationship Manager/Dealing Officer
21	RJSC Fee	Branch	<p>a. <u>Required documents:</u> Pre-printed instruction with required information and amount</p> <p>b. <u>Place of documents receipt:</u> Branch</p>	N/A	Same day	Respective Relationship Manager/Dealing Officer
22	Tax Challan Deposit	Branch	<p>a. <u>Required documents:</u> ETIN Copy Tax Deposit Slip</p> <p>b. <u>Place of documents receipt:</u> Branch</p>	N/A	Instant	Respective Relationship Manager/Dealing Officer

23	Passport Application Fee	Branch	a. <u>Required documents:</u> Pre-printed lip containing required information and amount b. <u>Place of documents receipt:</u> Branch	N/A	Instant	Respective Relationship Manager/Dealing Officer
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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.

2.2 - 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	EBL Website(ebl.com.bd)	Service Charge: As per schedule of charges Mode of Payment: From Account	Immediately	Respective Relationship Manager
2	Lending	Letter/Email	EBL Website(ebl.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	EBL Website(ebl.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	EBL Website(ebl.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	EBL Website(ebl.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	EBL Website(ebl.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	EBL Website(ebl.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	EBL Website(ebl.com.bd)	Service Charge: As per schedule of charges Mode of Payment: From Account	Standard Time	Respective Relationship Manager
9	EBL Connect(Online Platform)	Online	EBL Website(ebl.com.bd)	Service Charge: As per schedule of charges Mode of Payment: From Account	Instant Service	Respective Relationship Manager



Eastern Bank Ltd.

10	Automated Challan System(ACS)	Letter/Online	EBL Website(ebl.com.bd)	Service Charge: Free Mode of Payment: Not Applicable	Same Day	Respective Relationship Manager
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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 (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	Furniture & Equipment Allowance	Physical	Required Document: a. Application Form b. Quotation Place of Receipt: HRD, Head Office	Payment through Account	02 Working Days	Responsible Officer of People's Pay & Benefit Unit, HRD
2	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
3	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

4	TA/DA Bill Reimbursement	Digital & Physical	Required Document: a. Online Application b. Original Bills Place of Receipt: HRD, Head Office	Payment through Account	04 Working Days	Responsible Officer of People's Pay & Benefit Unit, HRD
5	Foreign Leave Application	Digital & Physical	Required Document: a. Application Form Place of Receipt: HRD, Head Office	NA	02 Working Days	Responsible Officer of HR Operations Team, HRD
6	Sick Leave	Digital	Required Document: 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	02 Working Days	Responsible Officer of HR Operations Team, HRD

9	Busienss Card Requisition Processing	Physical & Digital	Required Document: a. Business Card Requisition Form Place of Receipt: HRD, Head Office	NA	02 Working Days	Responsible Officer of HR Operations Team, HRD
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 matetial 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 intructions/information/awareness shared through SMS/Email from time to time
8	Customer should refrain from making undue/unfair service request

Evidence 1 (Invitation for Training on Ensuring Customer Delight)

Dear Sir,

Greetings from eblHR!

We are delighted to invite you to attend a training on "Ensuring Service Excellence and Digital RM Weekly Planner" which will be held on March 18, 2023 (Saturday).

The training will be facilitated by our in-house resource person.

Program Details:

Title	:	Ensuring Service Excellence and Digital RM Weekly Planner
Date	:	March 18, 2023 (Saturday)
Time	:	Group A: 11:00 AM – 01:00 PM Group B: 03:30 PM – 05:30 PM Group C: 11:00 AM – 01:00 PM Group D: 03:30 PM – 05:30 PM
Reporting Time	:	Group A: 10:30 AM Group B: 03:00 PM Group C: 10:30 AM Group D: 03:00 PM
Venue	:	Group A & B: New Market Branch Group C & D: O.R. Nizam Road Branch

Evidence 2 (Invitation for Training on Integrity & Ethics)

Dear Sir,

Greetings from eblHR!

To help in acquiring more knowledge on banking operations, policies and practices which is essential for better performance, eblHR is going to organize **Foundation Program on Banking** starting from January 22, 2023 (Sunday).

You are invited to attend the Foundation Program on Banking as per the schedule mentioned below:

Program Details:

Title : Foundation Program on Banking
Targeted Participants : Assistant Officer – Senior Officer
Duration : 22nd January to 2nd March, 2023
Venue : Mohananda Hall - 1, EBL Head Office, 100 Gulshan Avenue
Duration : 10:00 AM to 06:00 PM
Reporting Time : 09.30 AM
Dress code : Office Attire

Evidence 3 (Invitation for Training on Integrity & Ethics)



Dear Sir,
Greetings from eblHR!

To help in acquiring more knowledge on banking operations, policies and practices which is essential for better performance, eblHR is going to organize **Foundation Program on Banking** starting from February 22nd, 2023 (Wednesday).

You are invited to attend the Foundation Program on Banking as per the schedule mentioned below:

Program Details:

Title : Foundation Program on Banking
Targeted Participants : Assistant Officer – Senior Officer
Duration : 22nd February to 6th April, 2023
Venue : Mohananda Hall - 2, EBL Head Office, 100 Gulshan Avenue
Duration : 10:00 AM to 06:00 PM
Reporting Time : 09.30 AM
Dress code : Office Attire

Evidence 4 (Invitation for Training on Integrity & Ethics)

Dear Sir,

Greetings from eblHR!

We are delighted to invite you to attend **Foundation Program on Banking** which will be held from **February 12 to 16, 2023**.

The program will help you to acquire more knowledge on banking operations, policies and practices which is essential for better performance. Additionally, it will help to understand and connect different functions of the bank and give you the idea about your contribution in the overall system.

Schedule Summary

Title: Foundation Program on Banking

Participants: Trainee Assistant Officer (TAO)

Date : February 12, 13, 15 & 16, 2023
Venue : Mohananda Hall - 2
EBL Head Office (Level 14)

Date : February 14, 2023
Venue : EBL Bashundhara Ground
(Behind Mehedi Mart)

Evidence 5 (Invitation for Training on Integrity & Ethics)

Dear Sir,

Greetings from eblHR!

We are delighted to invite you to attend **Foundation Program on Banking** which will be held from **February 26 to March 02, 2023**.

The program will help you to acquire more knowledge on banking operations, policies and practices which is essential for better performance. Additionally, it will help to understand and connect different functions of the bank and give you the idea about your contribution in the overall system.

Schedule Summary

Title: Foundation Program on Banking

Participants: Trainee Assistant Officer (TAO)

Date : February 26, 27 and March 01 & 02, 2023
Venue : Mohananda Hall- 01
EBL Head Office (Level 14)

Date : February 28, 2023
Venue : EBL Bashundhara Ground
(Behind Mehedi Mart)

Evidence 6 (Invitation for Training on Integrity & Ethics)

Dear Sir,

Greetings from eblHR!

We are delighted to invite you to attend "Foundation Program on Banking" which will be held from January 15 to 19, 2023.

The program will help you to acquire more knowledge on banking operations, policies and practices which is essential for better performance. Additionally, it will help to understand and connect different functions of the bank and give you the idea about your contribution in the overall system.

Schedule Summary

Title: Foundation Program on Banking

Participants: Trainee Assistant Officer (TAO)

Date : January 15, 16, 18 & 19, 2023
Venue : Mohananda Hall - 2
EBL Head Office (Level 14)

Date : January 17, 2023
Venue : EBL Bashundhara Ground
(Behind Mehedi Mart)

Evidence 7 (Invitation for Training on Integrity & Ethics)

Dear Sir,

Greetings from eblHR!

We are delighted to invite you to attend "Foundation Program on Banking" which will be held from January 29 to February 02, 2023.

The program will help you to acquire more knowledge on banking operations, policies and practices which is essential for better performance. Additionally, it will help to understand and connect different functions of the bank and give you the idea about your contribution in the overall system.

Schedule Summary

Title: Foundation Program on Banking

Participants: Trainee Assistant Officer (TAO)

Date : January 29 & 30 and February 01 & 02, 2023
Venue : Mohananda Hall - 2
EBL Head Office (Level 14)
100, Gulshan Avenue, Dhaka-1212
Google Map : <https://goo.gl/maps/ZgUGF39uCaZuU7j59>
Duration : 10:00 AM to 06:00 PM

Date : January 31, 2023
Venue : EBL Bashundhara Ground
(Behind Mehedi Mart)
Bashundhara R/A, Dhaka 1229
Google Map : <https://goo.gl/maps/MqzKcXXqloMvmFLe9>
Duration : 10:00 AM to 06:00 PM



Eastern Bank Ltd.

Foundation Program on Banking

Trainee Assistant Officer
Duration: January 30 to February 05, 2023
Program Schedule

DAY 1 (Monday, January 30, 2023)		
TIME	TOPICS	FACILITATOR / SPEAKER
10:00 am – 11:30 am	EBL at a Glance	Monjurul Alam Head of Human Resources
11:30 am – 11:45 am	Tea Break	
11:45 am – 12:45 pm	Pre Training Evaluation	Learning & Development Human Resources Division
12:45 pm – 01:45 pm	Lunch Break	
01:45 pm – 03:15 pm	Cards Products Briefing (cards Services, fees & charges briefing)	Chondon Mazumder Acting Unit Head, Cards Acquisition Retail & SME Banking
03:15 pm – 04:45 pm	Trade Operations	Md. Enayet Karim Chowdhury Head of Export, Trade Operations Operations
04:45 pm – 05:00 pm	Tea Break	
05:00 pm – 06:00 pm	Integrity & Ethics	Rashedul Hoque Head of Learning & Development Human Resources Division

DAY 2 (Tuesday, January 31, 2023)		
TIME	TOPICS	FACILITATOR / SPEAKER
09:00 am – 10:30 am	Small Business in EBL	Md. Mosfiquzzaman Manager- SME Business & Recovery Asset & Recovery, Retail & SME Banking
10:30 am - 10:45 am	Tea Break	
10:45 am - 12:15 pm	Retail Risk in EBL	Harunur Rashid Financial Analyst- Retail Risk, CRM
12:15 pm – 01:45 pm	Retail & SME Liabilities Product Briefing	Ahnaf Sadat Ahmed Manager- Liability & Wealth Management Retail & SME Banking
01:45 pm – 02:30 pm	Lunch Break	
02:30 pm – 04:00 pm	Types of Customers (individual, joint A/C, proprietorship firm, partnership firm, joint stock company, club, association etc:)	Rajib Kundu Manager, Account Service Product Service Delivery, Operations
	Special Types of A/Cs (dormant/ inoperative A/C, Decreased A/C, Minor A/C, Illiterate person A/C)	
04:00 pm – 04:15 pm	Tea Break	
04:15 pm – 04:45 pm	Deposit Banking (Introduction of Uniform AOF & KYC)	Rajib Kundu Manager, Account Service Product Service Delivery, Operations
	Issuance of Cheque Book and Duplicate Cheque Book	
04:45 pm - 06:00 pm	Asset Products Briefing (loan queries, services, fees & charges briefing)	Rafael Musharraf Senior Manager- Retail Asset Business Asset & Recovery, Retail & SME Banking

DAY 3 (Wednesday, February 01, 2023)	
Venue: EBL Bashundhara Ground (Behind Mehedi Mart), Bashundhara R/A, Dhaka 1229	
TIME	EVENTS
10:00 am - 10:30 am	Induction Session

DAY 3 (Cont.)
(Wednesday, February 01, 2023)

10:30 am – 10:45 pm	Team Building
10:45 am – 11:00 am	Tea Break
11:00 am – 01:00 pm	Team Activity
01:00 pm – 02:00 pm	Lunch Break
02:00 pm – 05:00 pm	Team Activity
05:00 pm – 05:15 pm	Tea Break
05:15 pm – 06:00 pm	Prize Giving Ceremony

DAY 4
(Thursday, February 02, 2023)

TIME	TOPICS	FACILITATOR / SPEAKER
10:00 am - 11:30 am	Audit Process	Md. Syedul Islam Head of Audit, ICCD
11:30 am - 11:45 am	Tea Break	
11:45 am - 12:45 pm	Service Business Quality	Muhammad Ikhtieruddin Al Anis Manager- Service & Business Quality Retail & SME Banking
12:45 pm - 01:30 pm	Lunch Break	
01:30 pm - 02:30 pm	Digital Payment	Ashfaque Hassan Associate Manager- Digital Financial Services Retail & SME Banking
02:30 pm - 04:30 pm	Anti-Money Laundering Prevention Act 2012	Md. Shahjahan Ali Head of Compliance & Deputy CAMLCO, ICCD
04:30 pm - 04:45 pm	Tea Break	
04:45 pm - 06:00 pm	Negotiable Instrument Act & Artha Rin Adalat	Md. Burhanur Rahman Khan Senior Manager- SAM Legal, SAMD

DAY 5
(Sunday, February 05, 2023)

TIME	TOPICS	FACILITATOR / SPEAKER
10:00 am - 11:00 am	GAP	Silvia Naznin Borna Officer, Organization Development & CEC Human Resources Division
11:00 am - 11:15 am	Tea Break	
11:15 am - 12:15 pm	GAP	Silvia Naznin Borna Officer, Organization Development & CEC Human Resources Division
12:15 am - 01:15 am	Operational Risk & Prevention of Fraud & Fraudulent Activities	Md. Abdul Awal Head of Monitoring, ICCD
01:15 pm – 02:00 pm	Lunch Break	
02:00 pm – 03:30 pm	Cash Dept. Cash Receipt & Payment Procedure Including Cash Balancing & Preparation	Shahidul Islam Customer Service Manager English Road Branch Retail & SME Banking
	Cash Remittance, Inward & Outward (safe limit, counter limit & transit limit)	
	Detection of Fake Notes	
03:30 pm - 04:30 pm	Post Training Evaluation	Learning & Development Human Resources Division
04:30 pm - 04:45 pm	Tea Break	

CERTIFICATE AWARDING CEREMONY & PROGRAM CLOSING



Eastern Bank Limited

Subject: Progress report on "Citizen Charter Implementation Plan" for 3rd Quarter (January - March, 2023) and evidence submission

Annual action plan for implementation of Citizen Charter of the bank for Year 2022-23

Activities	Performance indicator	Annual Target 2022 - 23	Implementation progress Year 2022-23				Annual Achievement 2022--23	Implementation division	Evidence Submitted	Remarks
			1st Quarter (July - September, 20__)	2nd Quarter (October - December, 2022)	3rd Quarter (January - March, 2023)	4th Quarter (April - June, 2023)				
1	2	3	4	5	6	7	8 (7+6+5+4) =	9	10	11
Quarterly Update of Citizen Charter	Updated for Quarter-3, 2022-23	To be updated 4 times		Done	Done			Retail & SME Banking	Website Upload and displayed at Branch	
Arranging Training on Citizen Charter	a. Online Training Program Conducted on Ensuring Customer Delight on 18.03.2023, b. Online Training Conducted on Integrity & Ethics on 22-03-2023, 02-03-2023, 05-02-2023, 16-02-2023, 19-02-2023, 19-01-2023	4 Training/Workshop to be organized		Done	Done			Human Resources Division	Screenshot of Invitation to training	Integrity & Ethics as well as ensuring service delight is a mandatory part of the foundation training in EBL. Evidence of training schedule is additionally provided for one foundation training as an instance
Organizing briefing sessions with stakeholders on banking services	Sessions organized with stakeholders by higher management	2 briefing sessions to be organized		Done	N/A			Retail & SME Banking	N/A	Will be conducted in the 2nd half of the calender year
Implementation of Decision of the Monitoring Cell of Citizen Charter	Report Preparation & Website Upload initiated	A. Finalizing the report B. Uploading the final report on Website		Done	Done			EBL	Website Upload	

Seal & Signature of the Reporting Officer

Eshrat Mustara Eshita
 Senior Manager
 Service and Business Quality
 Retail & SME Banking
 Eastern Bank Limited
 Head Office, Dhaka.

Focal point of Citizen's Charter of Eastern Bank Limited

Sultana
 Sabera Sultana Mili
 Head, Service & Business Quality and Sales Governance
 Retail & SME Banking
 Eastern Bank Limited
 Head Office, Dhaka