

 Eastern Bank PLC.

 ebl.com.bd



সেবা প্রদানের প্রতিশ্রুতি

হালনাগাদের তারিখ

১৪-০১-২০২৫

Citizen's Charter

Eastern Bank PLC.

14.01.2025

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. Citizen Service(Individual) (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)</p> <p>a. <u>Required documents:</u></p> <ul style="list-style-type: none"> * 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). <p>b. <u>Place of documents receipt:</u> Branch/Online</p>	<p>Initial Deposit as per Schedule of Charges</p> <p>Mode of Payment: Cash Deposit/Cheque/PayOrder/Online Transfer</p>	0-4 days	Respective Relationship Manager / Dealing Officer

2	Account / Card Information Update	Physical Presence / Online	<p>Savings Account/Current Account (Individual)</p> <p>a. <u>Required documents</u>: As per information modification requirement (such as Utility Bill Copy for address update, Proof of Submission of Return for Tax update, etc.)</p> <p>b. <u>Place of documents receipt</u>: Branch/Online (only selected modifications are available online)</p> <p>Debit/ Credit/ Prepaid Card: Through submission of relevant documents at Branches, Sub-Branches or EBL SKycare.</p>	N/A	0-1 day 0-2 days for Cards	Respective Relationship Manager / Dealing Officer
3	Cheque Book issuance	Physical Presence/Online	<p>Savings Account/Current Account (Individual)</p> <p>a. <u>Required documents</u>: Through SkyBanking app/Cheque requisition leaf</p> <p>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
			<p>Debit Card</p> <p>a. <u>Required documents</u>: Passport sized photo and signed application form (Applicant must have account with EBL)</p> <p>b. <u>Place of documents receipt</u>: Branch</p>	As per Schedule of Charges Mode of Payment: Account Debit	0-7 days	Respective Relationship Manager / Dealing Officer

4	Card Service	Physical Presence	<p>Prepaid Card</p> <p>a. <u>Required documents:</u></p> <ul style="list-style-type: none"> * 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>b. <u>Place of documents receipt:</u> Branch/EBL Skycare</p>	<p>As per Schedule of Charges</p> <p>Mode of Payment: Cash Payment</p>	0-5 days	Respective Relationship 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>	<p>As per Schedule of Charges</p> <p>Mode of Payment: Credit Card bill payment</p>	11-12 days	Respective Relationship Manager / Dealing Officer

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 EBL</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
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 accountholder</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
7	Passport Endorsement (Card)	Physical Presence	<p>a. <u>Required documents:</u> Original Passport/s and EBL Card</p> <p>b. <u>Place of documents receipt:</u> Branch/EBL SKYCARE, EBL Skylounge</p>	N/A	1 day	Respective Relationship Manager / Dealing Officer
8	Passport Endorsement (Cash)	Physical Presence	<p>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</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

9	Prize Bond Purchase / Sale	Physical Presence	<p>a. <u>Required documents:</u> * Prize Bond (for Sale) * Local Cash Currency (For Purchase) * Photo ID will be required for Large Volume Transactions</p> <p>b. <u>Place of documents receipt:</u> Branch</p>	N/A	Instant	Respective Relationship Manager / Dealing Officer
10	PIN Generation (Debit Card / Credit Card)	Through IVR	<p>a. <u>Required documents:</u> N/A</p> <p>b. <u>Place of documents receipt:</u> Contact Center</p>	As per Schedule of Charges Mode of Payment: Account Debit (Debit Card) Bill Generation (Credit Card)	Instant	Respective Relationship Manager / Dealing Officer
11	PIN Generation/Replacement (Prepaid Card)	Physical Presence: Branch / EBL Skycare	<p>a. <u>Required documents:</u> Signed Form for PIN Replacement</p> <p>b. <u>Place of documents receipt:</u> Branch / EBL Skycare</p>	As per Schedule of Charges Mode of Payment: From Prepaid Card balance	0-1 Day	Respective Relationship Manager / Dealing Officer
12	Cash Withdrawal	Physical Presence / ATM / CRM	<p>a. <u>Required documents:</u> Cheque Leaf/Card</p> <p>b. <u>Place of documents receipt:</u> Branch/ATM/Cash Recycling Machine</p>	As per Schedule of Charges (Inter City * Account Debit) No Charge (Intra City)	Instant	Respective Relationship Manager / Dealing Officer
13	Cash Deposit	Dropbox / Physical Presence / CRM / RTDM	<p>a. <u>Required documents:</u> * Filled up Deposit Slip * Photo ID (if bearer and applicable)</p> <p>b. <u>Place of documents receipt:</u> Branch/DropBox/Cash Recycling Machine/Real Time Deposit Machine</p>	As per Schedule of Charges (Inter City * Account Debit) No Charge (Intra City)	Instant	Respective Relationship Manager / Dealing Officer

14	Cardless Deposit	CRM/ RTDM	a. <u>Required documents:</u> Customers must have their mobile number and the mobile phone (for OTP), NID number, A/C Number or Card Number.	N/A	Instant	Customers can call EBL Contact Center at 16230 or inform through Skybanking App's Query / Complaint cell or email directly at ibanking@ebl-bd.com .
15	Net Banking	Online	Merchant list available at: https://ebl.com.bd/eblnetbanking Select payment method "Internet Banking" then "Eastern Bank PLC" at checkout.	N/A	1 Day	Customers can call EBL Contact Center at 16230 or inform through Skybanking App's Query / Complaint cell or email directly at ibanking@ebl-bd.com .
16	Binimoy Fund Transfer	Online	Available in Skybanking App. User Registration is required.	N/A	Instant	Customers can call EBL Contact Center at 16230 or inform through Skybanking App's Query / Complaint cell or email directly at ibanking@ebl-bd.com .

17	A-Challan		<p>Portal link: https://ibas.finance.gov.bd/acs/general/sales#/home/dashboard</p> <p>Online payment system for E-Passport, Income Tax, Duty/Tax, Other submissions of NBR</p>	Charge BDT 20 per transaction	Instant	Customers can call EBL Contact Center at 16230 or inform through Skybanking App's Query / Complaint cell or email directly at ibanking@ebl-bd.com .
18	Instant Card Block	Online	<p>Available in Skybanking App/EBL SMART IVR</p> <p>Instant Card Block service can be used when a card is lost or stolen.</p>	N/A	<p>Instant</p> <p>72 hours for Email channel</p>	Customers can call EBL Contact Center at 16230 or inform through Skybanking App's Query / Complaint cell or through EBL SMART IVR or email directly at ibanking@ebl-bd.com . or through https://dgzip.ebl-bd.com/query/
19	Foreign Part Enable/Disable	Online	<p>Available in Skybanking App/EBL SMART IVR</p> <p>Applicable for Credit Card and Prepaid Card only.</p>	N/A	<p>Instant</p> <p>72 hours for Email channel</p>	Customers can call EBL Contact Center at 16230 or inform through Skybanking App's Query / Complaint cell or through EBL SMART IVR or email directly at ibanking@ebl-bd.com or through https://dgzip.ebl-bd.com/query/

20	Credit Card Limit Conversion	Online	Available in Skybanking App/EBL SMART IVR Applicable for Credit Card only. USD to BDT/ BDT to USD.	N/A	Instant 72 hours for Email channel	Customers can call EBL Contact Center at 16230 or inform through Skybanking App's Query / Complaint cell or through EBL SMART IVR or email directly at ibanking@ebl-bd.com or through https://dgzip.ebl-bd.com/query/
21	PSR in ESS	Online or Physical Presence	Available in EBL Self Service Portal. Link: https://selfservicehub.ebl-bd.com/ Submit Proof of Tax Return Slip online without visiting branch. Alternatively, may submit documents at Branch/Sub-Branch/EBL SKYCARE	N/A	1 Day 72 hours for Email channel 0-2 days for EBL SKYCARE Submission	Customers can call EBL Contact Center at 16230 or inform through Skybanking App's Query/Complaint cell or email directly at ibanking@ebl-bd.com Or through https://dgzip.ebl-bd.com/query/
22	Positive Pay Instruction	Online / Contact Center / Physically at Branch	Available in Skybanking App/Call Contact Center through Registered mobile number/submit signed positive pay instruction form request at branch	N/A	Instant	Customers can call EBL Contact Center at 16230 or inform through Skybanking App's Query / Complaint cell or email directly at ibanking@ebl-bd.com .

23	View Passport Endorsement Status	Online	Available in Skybanking App/ EBL SMART IVR	N/A	Instant 72 hours for Email channel	Customers can call EBL Contact Center at 16230 or inform through Skybanking App's Query / Complaint cell or through EBL SMART IVR or email directly at ibanking@ebl-bd.com or through https://dgzip.ebl-bd.com/query/
24	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
25	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
26	Sanchaypatra / FCY Bond Purchase & Encashment	Physical Presence	a. <u>Required documents:</u> As per Instruction of the Snachayaptra/ Bond Issuing Authority b. <u>Place of documents receipt:</u> Branch	N/A	For SanchayPatra : 1 day For FCY Bond : 1-2 day	Respective Relationship Manager / Dealing Officer

27	Interbank Fund Transfer (BEFTN/RTGS/N PSB)	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
28	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</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
29	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
30	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
31	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>	N/A	1 day	Respective Relationship Manager / Dealing Officer
32	Chinese VISA fee	Branch	<p>a. <u>Required documents:</u> Bank Deposit Slip containing correct information with applicant's Passport number</p>	N/A	1 day	Respective Relationship Manager / Dealing Officer

33	RJSC Fee	Branch	a. <u>Required documents:</u> Pre-printed instruction with required information and amount	N/A	Same day	Respective Relationship Manager / Dealing Officer
34	Tax Challan Deposit	Branch	a. <u>Required documents:</u> ETIN Copy Tax Deposit Slip	N/A	Instant	Respective Relationship Manager / Dealing Officer
35	Passport Application Fee	Branch	a. <u>Required documents:</u> Pre-printed slip containing required information and amount b. <u>Place of documents receipt:</u> Branch	N/A	Instant	Respective 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
- 3 The above Time Limit is only an indication of approximate time required for rendering services. However, actual service may take

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
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

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
- 3 The above Time Limit is only an indication of approximate time required for rendering services.

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/Expeirience Certificate	Digital	Required Document: a. Certificate Request Place of Receipt: HRD, Head Office	NA	02 Working Days	Responsible Officer of HR Operations Team, HRD

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 &
- 3 The above Time Limit is only an indication of approximate time required for rendering services. However, actual service may take longer/ shorter time

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

Eastern Bank PLC

Subject: Progress report on "Citizen Charter Implementation Plan" for 2nd Quarter (Oct - Dec, 2024) and evidence submission

Annual action plan for implementation of Citizen Charter of the bank for Year 2024-25

Activities	Performance indicator	Annual Target 2024 - 25	Implementation progress Year 2024-25				Annual Achievement 2024 -25	Implementation division	Evidence Submitted	Remarks
			1st Quarter (July - September, 2024)	2nd Quarter (October - December, 2024)	3rd Quarter (January - March, 2025)	4th Quarter (April - June, 2025)				
1	2	3	4	5	6	7	8 (7+6+5+4) =	9	10	11
Quarterly Update of Citizen Charter	Updated for Quarter-1, 2024-25	To be updated 4 times	Done	Done	N/A	N/A	N/A	Retail & SME Banking	Website Upload and displayed at Branch	
Arranging Training on Citizen Charter	a. Training Program Conducted on Citizen Charter under the Foundation Program on Banking schedule and with other training program on 14-10-2024 to 14-11-24, 08-09-2024 to 10-10-24, 24-12-2024	4 Training/Workshop to be organized	Done	Done	N/A	N/A	N/A	Human Resources Division	Screenshot of Invitation to training	Citizen Charter is a mandatory part of the foundation training in EBL. Evidence of training schedules have been shared.
Organizing briefing sessions with stakeholders on banking services	Sessions organized with stakeholders by higher management	2 briefing sessions to be organized within June 2025	N/A	Done	N/A	N/A	N/A	Retail & SME Banking	N/A	Several Sessions (6) were organized with stakeholders by higher management across EBL
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	N/A	N/A	N/A	EBL	Website Upload	

Seal & Signature of the Reporting Officer

Muhammad Ikhtiaruddin Al Anis
Senior Manager
Service & Business Quality
Retail & SME Banking
Eastern Bank PLC,
Head Office, Dhaka

Focal point of Citizen's Charter of Eastern Bank PLC.

Eshrat Mustafa Bahita
Head, Service & Business Quality
And Sales Governance
Retail & SME Banking
Eastern Bank PLC,
Head Office, Dhaka.



Evidences of Training

Training has been arranged in the October – December 2024 Quarter as per following schedule

Training Type	Title	Topic Covered	Time Period	Venue	No. of Participants
In-House	Foundation Program on Banking [AO-SO#06]	Ensuring service excellence & Citizen Charter	14-10-2024 to 14-Nov-24	Head Office, 100 Gulshan Avenue, Dhaka	62
In-House	Foundation Program on Banking [AO-SO#05]	Ensuring service excellence & Citizen Charter	08-09-2024 to 10-Oct-24	Head Office, 100 Gulshan Avenue, Dhaka	75
In-House	Elevating Customer Service Standards & Citizen Charter	Elevating Customer Service Standers & Citizen Charter	24-Dec-24	Digital Platform	32
Total					169

A few sample invitation emails are provided below:



Greetings from ebLHR!

We are glad to inform you that the **Foundation Program on Banking for AO to SO** from September 08 – October 10, 2024.

We would like to invite you to conduct a session to share your expertise and experience which will not only enrich the knowledge of the participants but also will help them to perform better.

Day 03 (September 10, 2024) Tuesday		
10:00 AM - 11:40 AM	Service Quality & Citizen Charter	Muhammad Ikhtieruddin Al Anis, Senior Manager, Service & Business Quality

Dear Sir,

Greetings from ebLHR!

We are glad to inform you that the **Foundation Program on Banking for AO to SO** from October 14 – November 14, 2024.

We would like to invite you to conduct a session to share your expertise and experience which will not only enrich the knowledge of the participants but also will help them to perform better.

Day 03 (October 16, 2024) Wednesday		
10:00 AM - 11:50 AM	Service Quality & Citizen Charter	Muhammad Ikhtieruddin Al Anis, Senior Manager, Service & Business Quality

Evidences of Briefing sessions with stakeholders on banking services

Briefing session with stakeholders on banking services has been arranged in the Oct – Dec 2024 Quarter at different place across EBL.

