

Citizen Charter

1. Vision:

To be the preferred financial solutions provider, excelling in service delivery through insight into customer needs, empowered employees and smart use of technology
To promote fair banking practices by maintaining transparency in various products and services offered to make banking a fulfilling experience.

2. Mission :

- To make banking simple
- To achieve excellence in customer service
- To promote innovative solutions for banking products and financial services and to serve all segments of society
- To foster transparency and ethics in all dealings with customers

3. Services :

3.1 Civil Service :

SL No.	Name of the Services	Procedure	Necessary Documents	Location for getting Necessary Documents	Costing and Payment Method	Time Limit for Service Delivery	Responsible Person (Name, Designation, Phone & E-mail)
01.	Information provided in accordance with relevant law & regulation	Apply with prescribed format (e-mail/fax/by mail/walk-in-service)	Application with prescribed format, relevant documents whenever required	Website : https://bd.statebank	Free	Seven Days	Name : Abhimanyu Kumar Designation : Head of HR Phone : 01755616653 e-mail: hoit.bd@statebank.com
02.	Appointment	Apply through Online	Online Application Scanned photograph	Website : https://bd.statebank	Free	One month after publishing circular	Name : Abhimanyu Kumar Designation : Head of HR Phone : 01755616653 e-mail: hoit.bd@statebank.com

3.2 Institutional Service

3.2.1 Deposit Product:

SL No.	Name of the Services	Procedure	Necessary Documents	Location for getting Necessary Documents	Costing and Payment Method	Time Limit for Service Delivery	Responsible Person (Name, Designation, Phone & E-mail)
01.	Savings Account	Apply with prescribed account opening form	Account opening form, NID, Tin Copy, Two copy Photograph of Account Holder, One copy photograph of Nominee, Signature Card	Any branch of Bangladesh	Account maintenance fee with VAT (Half-yearly) Balance Upto Tk.10,000/-- --free Tk.10,001/- upto Tk.25,000----Tk.100/- Tk.25,001/- upto Tk.200,000----Tk.200/- Tk.200,001/- upto Tk.1000,000----Tk.250/- Above Tk.1000,000---- Tk.300/-	At Sight	Fore Dhaka Branch : Name : Milon Kumar Mitra Designation : JAVP Phone : 01325074237 e-mail: ops1.dhk.bd@statebank.com For Chittagong Branch: Name : Suma Rani Datta Designation : SPO Phone : 01325074277 e-mail: gb1.ctg@statebank.com For Khulna Branch: Name : Sourav Bhowmick Designation : SPO Phone : 01325074296 e-mail: bh.khl.bd@statebank.com
02.	Current Account	Apply with prescribed account opening form	Account opening form, NID, Tin Copy, Trade Licence (applicable cases), Two copy Photograph of Account Holder, One copy photograph of Nominee, Signature Card	Any branch of Bangladesh	Account maintenance fee with VAT (Half-yearly) BDT 300.00.	At Sight	Do
03.	Short Term Deposit Account (STD/SND)	Apply with prescribed account opening form	Account opening form, NID, Tin Copy, Trade Licence (applicable cases), Two copy Photograph of Account Holder, One copy photograph of Nominee, Signature Card	Any branch of Bangladesh	Account maintenance fee with VAT (Half-yearly) BDT 300.00.	At Sight	Do
04.	Fixed Deposit Account	Apply with prescribed account opening form	Account opening form, NID, Tin Copy, Two copy Photograph of Account Holder, One copy photograph of Nominee, Signature Card	Any branch of Bangladesh	Free	At Sight	Do

05.	Recurring Deposit(DPS)	Apply with prescribed account opening form	Account opening form, NID, Tin Copy, Two copy Photograph of Account Holder, One copy photograph of Nominee, Signature Card	Any branch of Bangladesh	Free	At Sight	Do
06.	School Banking Account	Apply with prescribed account opening form	Account opening form, Birth Registration Certificate, Student ID, Two copy Photograph of Account Holder, One copy photograph of Nominee, Signature Card	Any branch of Bangladesh	Free	At Sight	Do

3.2.2 SME Product

SL No.	Name of the Services	Procedure	Necessary Documents	Location for getting Necessary Documents	Costing and Payment Method	Time Limit for Service Delivery	Responsible Person (Name, Designation, Phone & E-mail)
03.	Micro credit Refinancing	Submit request letter with necessary documents	Request letter from applicant, Photograph and NID card, upto date CIB report, upto date Trade licence, DP Note, Letter of Continuity, MOA, Letter of Arrangement, Letter of Disbursement, Revival Letter	Any branch of Bangladesh	<p>Processing Fee:</p> <p>1. Upto BDT 50.00 lac @0.50, maximum comm Tk. 15.000/-</p> <p>2. Above Tk.50.00 lac @ 0.30%, Maximum Comm Tk.20,000/-</p>	15 Days	<p>For Dhaka Branch : Name : Soumitra Barua Designation : AVP Phone : 01325074238</p> <p>For Chittagong Branch : Name : Dipankar Barua Designation : JAVP Phone : 01325074276</p> <p>For Khulna Branch : Name : Saurav Bhowmik Designation : SPO Phone : 01325074296</p>
04.	Woman Entrepreneur Loan	Submit request letter with necessary documents	Request letter from applicant, Photograph and NID card, upto date CIB report, upto date Trade licence, DP Note,	Any branch of Bangladesh	<p>Processing Fee:</p> <p>1. Upto BDT 50.00 lac @0.50, maximum comm Tk. 15.000/-</p> <p>2. Above Tk.50.00 lac @ 0.30%, Maximum Comm Tk.20,000/-</p>	15 Days	Do

			Letter of Continuity, Letter of Arrangement, Letter of Disbursement, Revival Letter				
05.	Advance Against Deposit	Submit request letter with necessary documents	Request letter from applicant, Photograph and NID card, upto date CIB report, Original copy of FDR, DP Note, Letter of Continuity, Letter of Arrangement, Letter of Disbursement, Revival Letter.	Any branch of Bangladesh	<p style="text-align: center;">Processing Fee:</p> <p>1. Upto BDT 50.00 lac @0.50, maximum comm Tk. 15.000/-</p> <p>2. Above Tk.50.00 lac @ 0.30%, Maximum Comm Tk.20,000/-</p>	At Sight	Do
06.	Advance Against SBLC	Submit request letter with necessary documents	Request letter from applicant, Photograph and NID card, upto date CIB report, upto date Trade licence, DP Note, Letter of Continuity, MOA, Letter of Arrangement, Letter of Disbursement, Revival Letter.	Any branch of Bangladesh	<p style="text-align: center;">Processing Fee:</p> <p>0.50 % per quarter</p>	15 Days	Do

3.2.3 Loan & Advances

SL No.	Name of the Services	Procedure	Necessary Documents	Location for getting Necessary Documents	Costing and Payment Method	Time Limit for Service Delivery	Responsible Person (Name, Designation, Phone & E-mail)
01.	Working Capital Finance	Submit request letter with necessary documents	Request letter from applicant, Photograph and NID card, upto date CIB report, upto date Trade licence, DP Note, Letter of Continuity, MOA, Letter of Arrangement, Letter of Disbursement, Revival Letter.	Any branch of Bangladesh	Processing Fee: 1. Upto BDT 50.00 lac @0.50, maximum comm Tk. 15.000/- 2. Above Tk.50.00 lac @ 0.30%, Maximum Comm Tk.20,000/-	15 Days	Do
02.	Short/Long Term Loan	Submit request letter with necessary documents	Request letter from applicant, Photograph and NID card, upto date CIB report, upto date Trade licence, DP Note, Letter of Continuity, MOA, Letter of Arrangement, Letter of Disbursement, Revival Letter.	Any branch of Bangladesh	Processing Fee: 1. Upto BDT 50.00 lac @0.50, maximum comm Tk. 15.000/- 2. Above Tk.50.00 lac @ 0.30%, Maximum Comm Tk.20,000/-	15 Days	Do
03.	Overdraft/LATR	Submit request letter with necessary documents	Request letter from applicant, Photograph and NID card, upto date CIB report, upto date Trade licence, DP Note, Letter of Continuity, MOA, Letter of Arrangement, Letter of Disbursement, Revival Letter	Any branch of Bangladesh	Processing Fee: 1. Upto BDT 50.00 lac @0.50, maximum comm Tk. 15.000/- 2. Above Tk.50.00 lac @ 0.30%, Maximum Comm Tk.20,000/-	15 Days	Do
04.	Syndication Financing	Submit request letter with necessary documents	Request letter from applicant, Photograph and NID card, upto date CIB report, upto date Trade licence, DP Note, Letter of Continuity, MOA, Letter of Arrangement, Letter of Disbursement, Revival Letter	Any branch of Bangladesh	Upfront Fee: 1. UptoUSD 1.00 mio/eqv BDT---1.25% of loan amount 2. Above USD1.00 mio- upto USD 10 MIO--1.00% of loan amount	15 Days	Do

					3. Above USD10.00 mio-0.75% of loan amount		
05.	Project Financing	Submit request letter with necessary documents	Request letter from applicant, Photograph and NID card, upto date CIB report, upto date Trade licence, DP Note, Letter of Continuity, MOA, Letter of Arrangement, Letter of Disbursement, Revival Letter	Any branch of Bangladesh	Upfront Fee: 1. UptoUSD 1.00 mio/eqv BDT---1.25% of loan amount 2. Above USD1.00 mio-upto USD 10 MIO--1.00% of loan amount 3. Above USD10.00 mio-0.75% of loan amount	15 Days	Do
06.	Green Financing	Submit request letter with necessary documents	Request letter from applicant, Photograph and NID card, upto date CIB report, upto date Trade licence, DP Note, Letter of Continuity, MOA, Letter of Arrangement, Letter of Disbursement, Revival Letter	Any branch of Bangladesh	Upfront Fee: 1. UptoUSD 1.00 mio/eqv BDT---1.25% of loan amount 2. Above USD1.00 mio-upto USD 10 MIO--1.00% of loan amount 3. Above USD10.00 mio-0.75% of loan amount	15 Days	Do
07.	Agriculture Loan	Submit request letter with necessary documents	Request letter from applicant, Photograph and NID card, upto date CIB report, upto date Trade licence, DP Note, Letter of Continuity, Letter of Arrangement, Letter of Disbursement, Revival Letter	Any branch of Bangladesh	Processing Fee: 1. Upto BDT 50.00 lac @0.50, maximum comm Tk. 15.000/- 2. Above Tk.50.00 lac @ 0.30%, Maximum Comm Tk.20,000/-	15 Days	Do

3.2.4 Personal Loan

SL No.	Name of the Services	Procedure	Necessary Documents	Location for getting Necessary Documents	Costing and Payment Method	Time Limit for Service Delivery	Responsible Person (Name, Designation, Phone & E-mail)
01.	Auto Loan	Submit request letter with necessary documents		Any branch of Bangladesh	1.00 % of Loan Amount	15 Days	Do
02.	Housing Loan	Submit request letter with necessary documents	Request letter from applicant, Photograph and NID card, upto date CIB report, DP Note, Letter of Continuity, Letter of Arrangement, Letter of Disbursement, Revival Letter. Power of attorney for developing the property, Letter of Installment, Letter of Undertaking, Amortization of Schedule, Tripartite Arrangement among Purchaser, Arrangement between Land Owner & Developer, Sharing	Any branch of Bangladesh	1.00 % of Loan Amount	15 Days	Do

			arrangement between Land Owner & Developer.				
03.	Personal Loan	Submit request letter with necessary documents	Request letter from applicant, Photograph and NID card, upto date CIB report, DP Note, Letter of Continuity, Letter of Arrangement, Letter of Disbursement, Revival Letter.	Any branch of Bangladesh	1.00 % of Loan Amount	15 Days	Do
04.	Mortgage Loan	Submit request letter with necessary documents	Request letter from applicant, Photograph and NID card, upto date CIB report, DP Note, Letter of Continuity, Letter of Arrangement, Letter of Disbursement, Revival Letter, Letter of nomination of third party mortgagor from borrower, Resolution of mortgage, Personal guarantee from	Any branch of Bangladesh	1.00 % of Loan Amount	30 Days	Do

			third party mortgagor, Original title of deeds of mortgagor and bi-deed, Certified Mutation Khatian along with DCR, NOC of the competent authority for mortgage, Valuation Report, RJSC search Report,				
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3.2.4 Locker Service

SL No.	Name of the Services	Procedure	Necessary Documents	Location for getting Necessary Documents	Costing and Payment Method	Time Limit for Service Delivery	Responsible Person (Name, Designation, Phone & E-mail)
01.	Locker Service	Apply with prescribed format	Customer Request Letter, NID, Two copy Photograph of Account Holder, One copy photograph of Nominee, Signature Card.	Not Applicable	Yearly Locker fee: Small : BDT 3000+VATat 15% Medium : BDT 5000+VATat 15% Large : BDT 6000+VATat 15%	At Sight	For Khulna Branch : Name : Saurav Bhowmik Designation : SPO Phone : 01325074296

3.2.5 Card Service

SL No.	Name of the Services	Procedure	Necessary Documents	Location for getting Necessary Documents	Costing and Payment Method	Time Limit for Service Delivery	Responsible Person (Name, Designation, Phone & E-mail)
01.	Debit Card	Apply with prescribed format	Application (prescribed format) Must be account holder in our bank	SBI branch in Bangladesh	BDT 500/- +VAT (yearly) Debit applicant's account	Fifteen days after application	Md. Amirul Islam Designation: SPO Phone: 01325074222 e-mail : comp2.co.bd@statebank.com
02.	Travel Card/Prepaid Card	Apply with prescribed format	Application (prescribed format) Passport copy	SBI branch in Bangladesh	BDT 1300/- (inclusive VAT) + Upload Fee (1% per Dollar Endorsed)	At sight	Fore Dhaka Branch : Name : Milon Kumar Mitra Designation : JAVP Phone : 01325074237 e-mail: ops1.dhk.bd@statebank.com For Chittagong Branch: Name : Joyjit Chowdhury Designation : EO Phone : 01325074283 e-mail: it1.ctg.bd@statebank.com For Khulna Branch: Name : Sourav Bhowmick Designation : SPO Phone : 01325074296 e-mail: bh.khl.bd@statebank.com

3.2.6 IT based/ On-line Service:

SL No.	Name of the Services	Procedure	Necessary Documents	Location for getting Necessary Documents	Costing and Payment Method	Time Limit for Service Delivery	Responsible Person (Name, Designation, Phone & E-mail)
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01.	On-line Service	Online Registration	Not Required	Online	Free	At sight	Avijit Roy Designation: Jr.Officer Phone: 01325074226 e-mail : lt4.co.bd@statebank.com
02.	BEFTN	Apply with prescribed format	Request letter, Cheque leaf (not mandatory)	Not Required	Free	At sight	Fore Dhaka Branch : Name : Milon Kumar Mitra Designation : JAVP Phone : 01325074237 e-mail: ops1.dhk.bd@statebank.com For Chittagong Branch: Name : Suma Rani Datta Designation : SPO Phone : 01325074277 e-mail: gb1.ctg@statebank.com For Khulna Branch: Name : Saurav Bhowmik Designation : SPO Phone : 01325074296 e-mail: bh.khl.bd@statebank.com
03.	BACH	Submission of Cheque leaf	Cheque leaf	Not Required	High Value : BDT 60.00 Regular Value : BDT 10.00 Regular Value (tk5.00 lac above):BDT25.00	At sight	Do
04.	RTGS	Apply with prescribed format	Request letter, Cheque leaf(not mandatory)	Not Required	Tk.100.00 (Per transaction)	At sight	Do

3.3 Internal Service

SL No.	Name of the Services	Procedure	Necessary Documents	Location for getting Necessary Documents	Costing and Payment Method	Time Limit for Service Delivery	Responsible Person (Name, Designation, Phone & E-mail)
01.	NOC issue for foreign tour	Apply with visa copy.	Application form, VISA copy, Passport Copy	Not Required	Free	At sight	Name : Abhimanyu Kumar Designation :Head of HR Phone : 01755616653

							e-mail: hoit.bd@statebank.com
02.	Leave Fare Concession	Apply with prescribed format	Not Required	HR department	Free	At sight	Do
03.	Mandatory Leave	Apply with prescribed format	Not Required	HR department	Free	At sight	Do
04.	Medical/Sick Leave	Apply with prescribed format	Not Required	HR department	Free	At sight	Do
05.	Staff Festival Loan	Apply with prescribed format	Not Required	HR department	Free	At sight	Do
08.	Training	Apply with Topics and Resource Center	Training Circular	Any Source	Free	One or Two Days	Do

4. Steps taken by Service Seeker :

SL No	Action to be taken to obtain Prospective Services
01.	Submission of completed request letter along with necessary documents.
02.	To pay Service payment by following appropriate process & prices
03.	To follow mobile message/e-mail instruction at applicable cases
04.	To presence on the schedule date for the meeting before the schedule time
05.	Don't make any call/solicit

5. Action to be taken by the Service Seeker if not get :

SL No.	When to Contact	With whom to Contact	Contact Address	Settlement deadline
01.	If fail to serve any solution by the Responsible Officer	Compliant Resolve Officer	Fore Dhaka Branch : Name : Mr. Milon Kumar Mitra Designation : JAVP Phone : 01325074237 e-mail: ops1.dhk.bd@statebank.com For Chittagong Branch: Name : Mr. Sanjit Chandra Lodh Designation : JAVP Phone : 01325074281	01 Days

			<p>e-mail: ops1.ctg.bd@statebank.com</p> <p>For Khulna Branch: Name : Mr. Gautam Kumar Kundu Designation : Executive Officer Phone : 01703957715 e-mail: gb1.khulna.bd@statebank.com</p>	
02.	If fails to resolve by the Compliant Resolve Officer	Appellate Officer	<p>Fore Dhaka Branch : Name : Mr. Deepak Kumar Singh Designation : Chief Executive Officer Phone : 01713065234 e-mail: ceodhk.bd@statebank.com</p> <p>For Chittagong Branch: Name : Mr. Vikash Kumar Designation : Chief Executive Officer Phone : 01713123101 e-mail: ceoctg.bd@statebank.com</p> <p>For Khulna Branch: Name : Mr. Saurav Bhowmik Designation : SPO Phone : 01325074296 e-mail: bh.khl.bd@statebank.com</p>	03 Days
03.	If fails to resolve by the Appellate Officer	Compliant Management Cell	<p>1. Name & Designation: Mr. Raqib Al Rashid, Head of Complaint Cell. Phone : 01325074201 e-mail: comp1.co.bd@statebank.com</p> <p>2. Name & Designation: Shantonu Sarkar, Deputy Head of Complaint Cell. Phone : 01325074211 e-mail: shantonu.bd@statebank.com</p>	07 Days