



State Bank of India, Bangladesh Operations

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@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@statebank.com
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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 : Mirza Rubayet Hossain 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,	Any branch of Bangladesh	Free	At Sight	Do



			One copy photograph of Nominee, Signature Card				
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	Any branch of Bangladesh	Processing Fee: 1. Upto BDT 50.00 lac @0.50, maximum comm Tk. 15.000/-	15 Days	For Dhaka Branch : Name : Dipankar Barua Designation : FAVP Phone : 01325074238



			Trade licence, DP Note, Letter of Continuity, MOA, Letter of Arrangement, Letter of Disbursement, Revival Letter		2.Above Tk.50.00 lac @ 0.30%, Maximum Comm Tk.20,000/-		For Chittagong Branch : Name : Somutra Barua Designation : JAVP Phone : 01325074276 For Khulna Branch : Name : Md Rubeyat Hossain Designation : JAVP Phone : 01325074296
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, 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
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	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/-	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	Processing Fee: 0.50 % per quarter	15 Days	Do
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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	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



			Disbursement, Revival Letter.				
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. Upto USD 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
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. Upto USD 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. Upto USD 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 arrangement between Land Owner & Developer.	Any branch of Bangladesh	1.00 % of Loan Amount	15 Days	Do
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	Any branch of Bangladesh	1.00 % of Loan Amount	15 Days	Do



			Continuity, Letter of Arrangement, Letter of Disbursement, Revival Letter.				
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 third party mortgagor, Original title of deeds of mortgagor and bia-deed, Certified Mutation Khatian alongwith DCR, NOC of the competent authority for mortgage, Valuation Report, RJSC search Report.	Any branch of Bangladesh	1.00 % of Loan Amount	30 Days	Do



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	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 : Md Rubayat Hossain Designation : JAVP 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	Sourav Roy Designation: Jr. Officer Phone: 01325074226 e-mail :lt3.co.bd@statebank.com
02.	Travel Card/Prepaid Card	Apply with prescribed format	Application (prescribed format)	SBI branch in Bangladesh	BDT 500/-+VAT (yearly)	At sight	Sourav Roy Designation: Jr. Officer Phone: 01325074226



			Passport copy		Debit applicant's account		e-mail :lt3.co.bd@statebank.com
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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)
01.	On-line Service	Online Registration	Not Required	Online	Free	At sight	Sourav Roy Designation: Jr. Officer Phone: 01325074226 e-mail :lt3.co.bd@statebank.com
02.	BEFTN	Apply with prescribed format	Request letter, Cheque leaf (not mandatory)	Not Required	Free	At sight	<p>Fore Dhaka Branch : Name : Milon Kumar Mitra Designation : JAVP Phone : 01325074237 e-mail: ops1.dhk.bd@statebank.com</p> <p>For Chittagong Branch: Name : Suma Rani Datta Designation : SPO Phone : 01325074277 e-mail: gb1.ctg@statebank.com</p> <p>For Khulna Branch: Name : Mirza Rubayet Hossain</p>



							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):BDT 25.00	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@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