

MISSION

We seek to be the first choice of our customers as a distinct financial service provider, trusted, respected and valued by all stakeholders within the region and beyond pursuing an endless voyage towards excellence in every respect.

VISION

We always strive-

- To continuously provide quality banking service with enhanced customer focus and innovate a wide variety of need based products with widely popular solutions.
- To achieve supremacy in customer service through state-of-the-art delivery channels and user-friendly tools and technology.
- To sharpen leadership with the standard of a learning organization well supported by the finest team of banking experts and professionals.
- To maintain a healthy and diversified financial profile for inclusive economic growth.
- To be a responsible social enterprise by effectively blending commercial pursuits with social banking.
- To be the benchmark for the regulators in terms of compliance, corporate governance and ethics.
- To build long-term shareholder value with consistent growth momentum.

CORPORATE VALUES

Our values are-

- Customer Centricity
- Service quality
- Togetherness as a team
- Integrity
- Responsible citizenship
- Mutual respect
- Building the future

APPLICATION OF THE CITIZEN CHARTER

We will continuously work towards improving the standards of service. Our Bank's relationship with the customers will be guided by the following key applications:

a. Accountability

1. All our products and services comply with relevant laws and regulations of Bangladesh Bank.
2. We will explain and help the client to understand the financial benefits about our products and services that the customers are interested in, how they work, and the risks involved.

b. Fairness

1. We will act fairly and reasonably towards you in a consistent and ethical manner.
2. We will establish a clear set of procedures to ensure that any dispute between us will be resolved fairly and quickly.
3. We do not discriminate against age or gender, and will make available products and services on the same terms as for other customers.

c. Privacy

1. We will treat all your personal information as private and confidential, and ensure the safety and security when using your information. Your personal information will not be revealed unless otherwise authorized by you or required by law to do so.
2. We will not use your personal information for our own marketing purposes unless it is with your permission.

d. Reliability

1. We will co-operate as an industry so that you enjoy secure and reliable banking and payment systems you can trust.

e. Transparency

1. We will provide you with clear, relevant and timely information to help you make informed decision about our products and services. Where applicable, a set of Terms and Conditions relating to each banking product or service will be made readily available to you with all the fees, charges, penalties and relevant interest rates, your liabilities and obligations in the use of a banking product or service clearly outlined.
2. We will inform you, through various channels (e.g. over by telephone, e-mail or at our branches) of available products and services. You can contact us for information or provide feedback through these channels.
3. We will exercise care to provide you with a balanced view of benefits and risks of investment products, explain critical terms to you, and ensure the investment product is suitable for your needs and financial circumstances.

Bank's Overview

Registered Head Office Address:

Midland bank Limited, N.B. Tower, 40/7 North Avenue, Gulshan-2, Dhaka-1212, Bangladesh.

Contact Numbers: PABX Hunting Numbers: 09617016596, 09611016596

24/7 Customer Service Call Center:

16596 (for Local & international Calls) contact.centre@midlandbankbd.net

SWIFT Code: MDBLBDDH

Websites: www.midlandbankbd.net

Facebook: <https://www.facebook.com/midlandbankbd>

Working Hours:

Regular Banking Hours: Sunday-Thursday (10:00 AM to 4:00 PM)

Saturday Banking Hours for selected Branches (**Gulshan, Banani, Dilkusha, Agrabad**):
Saturday (10:00 AM to 01:00 PM)

Evening Banking Hours for selected Branch (**Banani Branch Only**): Sunday-Thursday (4:00 PM to 6:00 PM)

Utility Bill Collection Hour:

Utility Bills/Govt. Fees (WASA, DESCO, BRTA) Collection Time:
Sunday-Thursday (10:00 AM to 04:00 PM)

Branches (Number of Branches: 34 – Urban 15 and Rural 19)

Locate all our Branches both Urban and Rural branches at: <https://www.midlandbankbd.net/branches/>

Sub-Branches (Number of Sub-Branches: 05)

Madhabdi –Narsingdi, Lakshmipur, Motijheel-Dhaka, Rupnagar-Mirpur-Dhaka, and Shahjadpur-Sirajgonj.

Corporate Banking

N.B. Tower, 40/7 North Avenue, Gulshan-2, Dhaka-1212

Phone: +(88) 096 66 410 999 Fax: +(88) 02 55052214

Email: cb.division@midlandbankbd.net <https://www.midlandbankbd.net/corporate/>

Retail Banking

N.B. Tower, 40/7 North Avenue, Gulshan-2, Dhaka-1212

Phone: +(88) 096 66 410 999 Fax: +(88) 02 55052214

Email: retail.division@midlandbankbd.net <https://www.midlandbankbd.net/mdb-personal/>

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SME Banking

Zahed Plaza (10th floor) 30, Gulshan Avenue North C/A, Gulshan-2, Dhaka-1212

Phone: +(88) 096 66 410 999

Fax: +(88) 02 55052214

Email: sme.division@midlandbankbd.net

<https://www.midlandbankbd.net/sme/>

NRB Banking

Locate all our NRB Banking unit and products at: <https://www.midlandbankbd.net/nrb/>

Islami Banking

MDB Saalam – A Window for Shariah Based Banking

Locate all our Islami Banking at: <https://www.midlandbankbd.net/mdb-saalam/>

Agent Banking (Number of Agent Banking Centers: 50)

Locate all our Agent Banking Centers at: <https://www.midlandbankbd.net/agent-banking-centre/>

MDB Cards

Hong Kong Shanghai Tower (1st Floor), House# 106, Road # 11, Block # C, Banani, Dhaka-1212

Phone: +(88) 096 66 410 999 Fax: +(88) 02 55052214

Email: card.division@midlandbankbd.net

<https://www.midlandbankbd.net/cards/>

Airport Lounge

Balaka Lounges at Hazrat Shahjalal International Airport, Dhaka: MDB Credit Card Holders (Gold and Platinum)

Trade Services

Zahed Plaza (9th floor) 30, Gulshan Avenue North C/A, Gulshan-2, Dhaka-1212

Phone: +(88) 096 66 410 999, Fax: +(88) 02 55052214

Email: international.division@midlandbankbd.net

Offshore Banking Unit: MDB OBU Branches (Gulshan and Agrabad)

MDB OBU: Zahed Plaza (Level-09), 30, Gulshan Avenue, Gulshan-2, Dhaka

Tel: +88-09666 410999 (Ext. 999-978)

SWIFT: MDBLBDDHOBU <https://www.midlandbankbd.net/offshore-banking/>

Foreign Exchange Authorized Dealer Branches (04 Branches):

Gulshan, Dilkusha, Banani and Agrabad

MDB Digital Banking or Virtual Banking

<https://www.midlandbankbd.net/digital-account/>

MDB Online or Mobile Application based Banking: Download Mobile App at:



For Detail click on link:

<https://www.midlandbankbd.net/internet-banking/>

For Self-Registration click on link:

<https://ibanking.midlandbankbd.net/LoginPage>

Locker Facility available at: Banani, Uttara, Dhanmondi, and Dilkusha.

Student Opening File Branches:

Gulshan, Dilkusha, Banani & Agrabad Branches.

MDB Customer Service & Compliant Management Cell:

For Details, please visit

: <https://www.midlandbankbd.net/complaints-cell/>

For Complaint Lodgement

: customer.complain@midlandbankbd.net

Rights & Obligations of Customers vs. MDB Bankers

Customers' Rights/Bankers' Obligations

Midland Bank Ltd. shall allow their customers to obtain the following rights:

- To do Banking in any outlet and in any Alternate Service Channel (ATM, Email, Call Center and Agent Banking).
- To receive good Quality Banking Service from any of our service outlets.
- To independently apply for any suitable product/service.
- To know the answer of any service related query through any service outlet, Call Center or through email.
- To get the feedback of their suggestion or complain.
- To know the entire and true information regarding any product or service, fee and charges, necessary documents, Terms and condition and as usual the detail information concerning the transactions of your own account.
- To know regarding the legal responsibilities as being Client, Loan taker, Introducer and Guarantor.
- To get the receipt copy against every deposit, payment of installment (in cash or through cheque, without Drop Box) in each time.
- To get the Sanction Letter of Loan.
- To know the conditions of premature encashment of a fixed deposit and early adjustment of loan.
- To know condition the interest rate whether it is fixed or variable.
- To know the basis and frequency on which interest payments or deductions are to be made.
- To know the method used to calculate interest of each product.
- To know the total cost of credit with break up if any.
- To get informed about any changes to the terms and conditions, interest rate, fees or charges, discontinuation of services or relocation of premises of the bank.
- To seek independent legal advice before acting as a personal guarantor.
- To know the buying and selling rates of foreign currencies.
- To get the disclosure of Financial statement, financial performance indicators etc.
- To get aware of key facts document in simple language for explaining product of services and its features, benefits.
- To know the banking hour and holiday notices.
- To get special attention and care as becoming elderly, disabled and low financial literacy person.

SOC (Schedule of Charges): click on the link: <https://www.midlandbankbd.net/necessary-links/>

Deposit Rates: click on the link: <https://www.midlandbankbd.net/necessary-links/>

Lending Rates: click on the link: <https://www.midlandbankbd.net/necessary-links/>

Bankers' Rights/Customers' Obligations

- Customers shall follow the banking norms, practices, functional rules etc.
- Customers shall abide by the terms and conditions prescribed for each banking product and services.
- Customers shall maintain disciplinary arrangement at the customer service points.
- Customers shall convey their grievance to the bank in proper way or in prescribed form.
- Customers shall convey the bank any changes in their address, contact numbers, KYC & TP.
- Customer shall not try to show unreasonable persistence, demand, argument & behavior.
- Customers generally shall ask any query at prescribed desk such as Customer Service Desk, Help Desk, Information Desk or Enquiry Desk at first instance.
- Customer should avoid misunderstanding as far as possible.
- Customer shall provide all the necessary documents as per bank's policy in the time account opening, loan facility and also trade finance related facilities.
- Customer shall declare true and authentic information to banker while establishing relationship with MDB.
- Customer shall repay the loan time without delay as agreed, otherwise bank will have the right to recover the amount owing to the bank.
- Customer shall inform all the times of any changes to their contact address.
- Customer shall fill required application duly.
- Customer shall not involve in fraudulent activities or provide forged documents while maintaining relationship with the bank.

Citizen Charter: Service Level Agreement with Service Standard

Service Station	Banking Service	Point of Service	Service Process Requirement	Time
Cash / Teller Service	Cash deposit or withdrawal -Low value	Over the counter (OTC) of Branch	For deposit – Fill-up deposit slip For withdrawal – Presentation of cheque (For 50k -500K & above withdrawal amount) Photo ID & Short KYC of Bearer	3-5 Min.
	-High value	OTC of Branch		5-10 Min.
	Credit Card bill payment	OTC of Branch	Fill-up card deposit slip	5 min in OTC -Same day Settlement
	Prepaid Card deposit	OTC of Branch	Fill-up card deposit slip	5 min in OTC -Same day Settlement
	Online/Inter-Branch deposit or withdrawal -Low value	OTC of Branch	For deposit – Fill-up deposit slip For withdrawal – Presentation of cheque. Call back for above 100 K (For 50k -500K & above) Photo ID & Short KYC of Bearer	3-5 Min.
	-High value	OTC of Branch		5-10 Min.
	Prize Bond Purchase or Sell	OTC of Branch	For Purchase –Fill-up deposit slip For Sell- deposit of prize bond	5 Min.
	Govt. Bill Receive-Payment	OTC of Branch	Deposit Utility Bill + required sum For BRTA- deposit of NID, ETIN & Old Tax Token	8-10 Min.
	Mutilated/Torn Note Exchange	OTC of Branch	-Note divided into two pieces. -Divided into three pieces/ extremely torn/Less than 90% present	- 5 min. - Depends on BB
	Foreign Currency Buy (Endorsement) or Sell	OTC of Branch & Customer Service Desk	Buy- Valid Passport Copy, VISA Copy (except Port Entry & PR Holders), TM Form Fill, Deposit Slip for Equivalent currency Exchange. And then Endorsement in passport & Ticket Sell- Valid Passport Copy, Entry-Exit Seal, FMI Form for above \$10,000 Deposit, Fill –up C Form if more \$10,000	15 Min 7-10 Min
Customer Service	FX Endorsement in Credit Cards/Prepaid Cards	CSO Desk	For Travel -Valid Passport, VISA Copy, Air Ticket & Endorsement For E-commerce Transaction – Passport Only	10 Min.
	Fixed Deposit in FX (NFC D Account)	AD Branch only	For New Account – Opening Form Fill-up, Supporting Doc submission, A/C Opening & Number Generation, Receipt Print out. For Existing A/C- Opening Form Fill-up, A/C Opening & Number Generation, Receipt Print out.	25 Min 15 Min
	Bond (WEDB, UDPB, UDIB) Selling or Encashment	AD Branch only	Selling – Application Form, Documents Submission, Bond delivery Encashment – Submission of Bond, Application	1 day 15 Min
	FC Account Opening (FC, NFC D, ERQ, Convertible NITA Account)	AD Branch only	Opening Form Fill-up, Supporting Doc submission, A/C Opening & Number Generation.	25 Min
	Gift Cheque Buy & encashment	Branch Desk	Buy - Application & Deposit Slip Encashment – Gift cheque submission	5 Min 5 Min
	Sanchaypatra Selling and Profit Payment & Encashment	Selected Branch	Form Fill-up, Supporting Doc, System input & Issuance Advice. Application for profit payment & Encashment of SP	1 day 10 min
	Normal Account Opening	Any Branch	Account Opening Form Fill & Sign, document submission, system input, number generation, Initial deposit	25 Min
	Deceased Account Processing	Branch Level	Nominee Application/Succession Certificate (in case of no nominee), Indemnity, Death Certificate from Govt. body, Graveyard/Medical Certificate, Nominee photo & Photo ID Card	15 min
		Head Office Level	Inter-branch circulation, Original Form retrieval, Document Scrutiny, Legal Permission(in case of succession Certificate)	4-7 days
	Dormant Activation	Branch Level	Application, Photo ID with client's attestation/Valid Trade license for company a/c, KYC profiling, Deposit/withdrawal transaction	10 min.
		Head Office Level	Doc submission by branch, scrutiny and activation	60 min.
	Statement/Certificate Issue/Verify	Branch Desk	Application, Statement/Certificate issuance & delivery	10 Min
	SMS Banking Enrolment	Branch Desk	Application	5 min
	MDB Online Enrolment	Branch Desk	Application	5 min
		At Website	Visit https://ibanking.midlandbankbd.net , Click New User, Fill the information & do the Self-registration	5 min
	Duplicate FDR/Pay Order Issuance in case lost instrument	Branch Level	Application, GD Copy, Indemnity, Head Office permission	15 min.
		Head Office Level	Interbank Circulation, Permission issuance to branch	3 days
	CASA Account Closing	Branch Level	Application, Cheque Book & ATM Card Surrender (If any)	7 min.
		Head Office Level	Document scrutiny, Closing charge realization, close mark	60 min.
	FDR/DPS Encashment (matured/premature)	Branch Level	Application, Surrender of FDR & document scrutiny	7 min.
Head Office Level		Document scrutiny, Closing process running	60 min.	

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	Digital FDR/DPS Encashment	Use Register mail	Formatted Application from MDB website, Sign on it and send to cos.mdb@midlandbankbd.net	60 min.
		Branch Level	Same as conventional FDR	60 min.
	Account Information Change/Static Data Change	Branch Level	Application, Address proof for address change, Photo & Signature Card for Contact number change, submission of supporting docs	7 min.
		Head Office Level	Scrutiny of all the docs & Execute changes in the system	Same day
	FDR Interest /Profit withdrawal	Branch Level	Application, Branch scrutiny of document	5-10 Min.
	Fund Transfer through cheque /Fund Transfer Form	Branch Level	A/C Payee cheque /Fund Transfer Form duly approved by BM	5 min
	Fund Transfer for Credit card bill payment	Any Branch	Fill-up card deposit slip with a marking for fund transfer.	5 min in OTC Same day Settlement
	Remittance of Money Transfer (Western Union) of wage Earner	Branch Level	Tracking # disclosure, Payment advice from system, Photo ID taking, Cash Incentive payment & its related docs taking	10-15 min.
	Special Instruction (Block A/C)	Branch Level	Application from customer & its fulfillment	5 min.
	Debit Card/PIN Requirement Application	Branch Level	Application from customer & its fulfillment	5 min.
		Card Centre		10 days
	Prepaid Card (New)	Branch Level	Application Form Fill-up, Passport Copy, Address Proof, 1 Copy	15 Min.
		Card Centre	Submission, Deposit Money	Same day
	Cheque Book Requisition Submission Before/After 2.00 PM	Branch Level	Requisition Slip fill-up & Sign, forward application to Head office for production & delivery.	3 Min.
		Head Office Level		3 -4 days
	Locker Service (New Locker)	Selected Branch	Application Form Fill, FDR A/C Opening/Security Money deposit & Supporting submission, Locker Key handover	25 min.
	Locker Service	Selected Branch	Locker visit register enrollment	20 min.
	Locker Closing	Selected Branch	Closing Letter, Security Deposit handover, Locker Key surrender	15 min.
	E-GP	Branch Level	Online application & pay order issuance	10 min.
	Pay Order/Dollar Draft Issuance	Any Branch	Application Form Fill-up, Transaction completion, Pay Order handover	15 min.
Student File	AD Branch only	All branches will submit application & related supporting to AD branches, TM Form fill-up, Document scrutiny & cross-verification by Head Office, FTT issuance by Head office & Joint Reporting	1-2 days	
	Head Office Level			
Inward Remittance (via SWIFT)	AD Branch Only	Application, supporting docs submission, C-Form (>\$10,000), Doc. Scrutiny by Head Office.	Same day	
Outward Remittance (via SWIFT)	AD Branch Only	Application, supporting docs submission, TM-Form, FTT issuance via Head Office after scrutiny of all docs	Same day	
BACH , BEFTN , RTGS, MCM	Outward Clearing Cheque	Any Branch	High/Regular value Cheque deposit within BB Cut-off time	3.30 PM (HV) 5.30 PM (RV)
		Central Clearing	Balance sufficiency, No material alteration, Positive payment	Same day
	Inward Clearing Cheque	Any Branch	Application Form Fill-up, Online Branch Accord	1-2 days
	Outward BEFTN	MDB Online	Add Application with all the beneficiary details, use MDB application	1-2 days
	Inward BEFTN	Central Clearing	Instruction scrutiny, mismatched one will be returned	Same day
	RTGS Outward	Any Branch	Application Form Fill-up, Online Branch(Cheque Required)	30 min.
	RTGS Inward	Routed Branch	Branch will scrutiny, if matches then accept otherwise reject	30 min.
	MDB Cash Management (MCM)	Use of MDB Portal	MCM enrollment, User Log in ID generation, Use of portal of MCM https://mcm.midlandbankbd.net/UI/Login	Same as BEFTN & RTGS Rule
Relationship Officer	Personal Loan	Branch Level	Loan Application, Bank Statement, Income proof, ETIN, CIB	2 days
		Head Office Level	Documents scrutiny & approval/rejection, Charge documentation	7-14 days
	Home Loan	Branch Level	Loan Application, Bank Statement, Income proof, ETIN, CIB, Land documents, Legal Opinion, Property valuation, Credit Proposal	5-7 days
		Head Office Level	Documents scrutiny & approval/rejection, Mortgage, Charge documentation	7-14 days
	Car Loan	Branch Level	Loan Application, Bank Statement, Income proof, ETIN, CIB, Quotation	2-3 days
		Head Office Level	Documents scrutiny & approval/rejection, Registration, Charge documentation	7-14 days
	Business Loan/SME Loan	Branch Level	Loan Application, Bank Statement, Income proof, ETIN, CIB, Credit Proposal, Financials Analysis	3-5 days
		Head Office Level	Documents scrutiny & approval/rejection, Security Lien, Charge documentation	7-14 days
	Issuance of Letter of Credit	AD Branch only	Credit Line approval, LCAF Form, Performa invoice, IMP Form Fill-up, Credit Report, Approval of the bank.	-Same day (100% margin) -3 to 5 days (Regular Limit)
		Head Office Level	Documents scrutiny & FIN 700 Message Issuance	Same day
	Bank Guarantee	AD Branch only	Client request letter, Business proposal & supporting documents	-Same day (Full margin)

				-5 to 7 days (Regular Limit)
		Head Office Level	Documents scrutiny & Bank Guarantee Issuance	Same day
Shipping Guarantee		AD Branch only	Client request letter, business proposal, LC & supporting doc	Same day
		Head Office Level	Documents scrutiny & Shipping Guarantee Issuance	Same day
Local Bill Purchase		Branch only	Business proposal, LC Copy, Acceptance Copy, Supporting doc	Same day
		Head Office Level	Documents scrutiny & Bill acceptance message issuance	Same day
Export Doc. Processing		AD Branch only	B/E, Commercial Invoice, PL, BL, CO, EXP Form, LC Copy	2 days
		Head Office Level	Documents scrutiny & Taking necessary steps	Same day
Digital Banking/Virtual banking/Internet Banking/Banking from Home	Credit Card Bill Payment	MDB Online	Add Card Number, Pay the monthly bill after receiving the OTP (within 4.00 PM for same day settlement)	Instantly. Same day settlement
	Utility Bill payment (DPDC, DESCO)	MDB Online	Enter Bill Number, Pay the monthly bill after receiving the OTP	Instantly
	Digital Savings Account	Use Web Site for Digital A/C	Digital Templates Fill-up & Tracking Number Generation, Branch visit/Officer will visit your premise, Signing & Document submission	Depends on Client's input
	Digital Probashi Savings Account	Use Web Site for Digital A/C	Digital Templates Fill-up & Tracking Number Generation, Signing & Document submission through courier	Depends on Client's input
	Digital FDR Account	MDB Online	Use Account services tab, fill the template & submit the application, receive FDR acknowledgement through e-mail	Same day (if within 4.00PM)
	Digital MSS/DPS Account	MDB Online	Use Account services tab, fill the template & submit the application, receive FDR acknowledgement through e-mail	Same day (if within 4.00PM)
	Cheque Book Requisition	MDB Online	Select Cheque Book Tab, use request cheque book option & submit within 2.00 PM, collection cheque book from the branch	3-4 days
	Fund Transfer through NPSB	MDB Online	Add beneficiary, Limit set-up (Single transaction 1 lac, 10 Transactions/day & Maximum 5 lac/day), applicable for NPSB enlisted banks	Same day (within transaction hour)
	Fund Transfer within MDB	MDB Online	Add beneficiary, Select option & transfer max. 5.00 lac/day	Instantly
	Fund Transfer to Bkash	MDB Online	Add beneficiary, Select option & transfer max. 60,000/day	Instantly
	Fund Transfer to Rocket	MDB Online	Add beneficiary, Select option & transfer max. 25,000/day	Instantly
	Fund Transfer to Nagad	MDB Online	Add beneficiary, Select option & transfer max. 25,000/day	Instantly
	Fund transfer to Other bank through BEFTN	MDB Online	Add Application with all the beneficiary details, use MDB application & transfer max. 5.00 lac/day to any bank	1-2 days
	Mobile Bill payment	MDB Online	Add beneficiary, Select option & Top-up maximum 1000 Tk./day for prepaid and 5000 Tk./day for postpaid	Instantly
	VAT Payment	MDB Online	Enter VAT A/C Number, Pay the monthly bill after receiving the OTP	Instantly
Alternate Delivery Channel (ADC)	Cash withdrawal at MDB	MDB ATM	Insert Card & Withdraw upto 50,000 Tk./day	Instantly
	Cash withdrawal at NPSB	Other Bank ATM	Insert Card & Withdraw upto 50,000 Tk./day	Instantly
	Cash withdrawal at Q-Cash	Other Bank ATM	Insert Card & Withdraw upto 50,000 Tk./day	Instantly
	Cash withdrawal at VISA	Other Bank ATM	Insert Card & Withdraw upto 50,000 Tk./day	Instantly
	Cash withdrawal at MDB from Bkash A/C	MDB ATM	Bkash transaction PIN generation and withdraw fund without ATM Card.	Instantly
	Balance Enquiry	MDB/Other Bank ATM	Use option and get the present balance	Instantly
	Cash Retract/Dispute Claim at MDB ATM	Dial Call Centre # Card Centre	Complaint Lodgment at 16596 Number Process valid complaint & settlement	Instantly 2-3 days
	Cash Retract/Dispute Claim at Other Bank ATM under VISA	Dial Call Centre # Card Centre	Complaint Lodgment at 16596 Number Lodge valid complaint to other bank & settlement	Instantly 35-180 days
	Cash Retract/Dispute Claim at Other Bank ATM under NPSB	Dial Call Centre # Card Centre	Complaint Lodgment at 16596 Number Lodge valid complaint to Bangladesh Bank & settlement	Instantly 30-180 days

Important Notes for Citizen:

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.

Grievance Redress System (GRS):

Grievance Redress System commonly abbreviated as GRS is a mechanism, which allows reception and redressing of complaints or grievances by stakeholders (*customer, bearer, supplier, vendor, private or public institutions and any other related body/person that encounters with the bank for their interest*), enabling prompt actions on any issues raised by them thus allowing for better services.

Our GRS is framed as under:

Sl. No	Layers of Contact	Contact Details (Area wise Focal Person)	Settlement Period
1	Gulshan Branch	hob.gulshan@midlandbank.bd.net	3-5 days
2	Banani Branch	hob.banani@midlandbank.bd.net	3-5 days
3	Dilkusha Branch	hob.dilkusha@midlandbank.bd.net	3-5 days
4	Dhanmondi Branch	hob.dhanmondi@midlandbank.bd.net	3-5 days
5	Uttara Branch	hob.uttara@midlandbank.bd.net	3-5 days
6	Mirpur Branch	hob.mirpur@midlandbank.bd.net	3-5 days
7	Islampur Branch	hob.islampur@midlandbank.bd.net	3-5 days
8	Kamarpara Branch	hob.kamarpara@midlandbank.bd.net	3-5 days
9	Aganagar Branch	hob.aganagar@midlandbank.bd.net	3-5 days
10	Zirabo Branch	hob.zirabo@midlandbank.bd.net	3-5 days
11	Hemayetpur Branch	hob.hemayetpur@midlandbank.bd.net	3-5 days
12	Mirzapur Branch	hob.mirzapur@midlandbank.bd.net	3-5 days
13	Panchrukhi-Narayanganj Branch	hob.panchrukhi@midlandbank.bd.net	3-5 days
14	Paragram Branch	hob.paragram@midlandbank.bd.net	3-5 days
15	Panchar Branch	hob.panchar@midlandbank.bd.net	3-5 days
16	Narayanganj Branch	hob.narayanganj@midlandbank.bd.net	3-5 days
17	Narsingdi Branch	hob.narsingdi@midlandbank.bd.net	3-5 days
18	Shashongacha-Cumilla Branch	hob.shashongacha@midlandbankbd.net	3-5 days
19	Rajshahi Branch	hob.rajshahi@midlandbank.bd.net	3-5 days
20	Sylhet Branch	hob.sylhet@midlandbank.bd.net	3-5 days
21	Bogura Branch	hob.bogra@midlandbank.bd.net	3-5 days
22	Mokamtola-Bogura Branch	hob.mokamtola@midlandbank.bd.net	3-5 days
23	Agrabad Branch	hob.agrabad@midlandbank.bd.net	3-5 days
24	CDA Avenue-Chittagong Branch	hob.cda@midlandbank.bd.net	3-5 days
25	Chowdhuryhat- Chittagong Branch	hob.chowdhuryhat@midlandbank.bd.net	3-5 days
26	Khulna Branch	hob.khulna@midlandbank.bd.net	3-5 days
27	Fatullah-Narayanganj Branch	hob.fatullah@midlandbank.bd.net	3-5 days
28	Bheramara-Kushtia Branch	hob.bheramara@midlandbank.bd.net	3-5 days
29	Doshmile-Dinajpur Branch	hob.doshmile@midlandbank.bd.net	3-5 days
30	Valuka Branch	hob.valuka@midlandbank.bd.net	3-5 days
31	Dalal Bazar –Lakshmipur Branch	hob.dalalbazar@midlandbank.bd.net	3-5 days
32	Sompara-Noakhali Branch	hob.sompara@midlandbank.bd.net	3-5 days
33	Foylabazar-Bagerhat Branch	hob.foylabazar@midlandbank.bd.net	3-5 days
34	Maligram-Faridpur Branch	hob.maligram@midlandbank.bd.net	3-5 days
	Sub-Branch		
36	Madhabdi-Narsingdi Sub-Branch	monir.hossain@midlandbankbd.net hob.narsingdi@midlandbankbd.net	3-5 days
37	Lakshmipur Sub-Branch	m.bakibillah@midlandbankbd.net hob.dalalbazar@midlandbankbd.net	3-5 days
38	Shajadpur-Sirajgonj Sub-Branch	sultan.nahid@midlandbankbd.net hob.bogra@midlandbankbd.net	3-5 days
39	Motijheel Sub-Branch	shajjad.hossain@midlandbankbd.net	3-5 days

		hob.dilkusha@midlandbankbd.net	
40	Rupnagar-Mirpur Sub-Branch	mdnaziruz.zaman@midlandbankbd.net hob.mirpur@midlandbankbd.net	3-5 days
Agent Banking Centers			
41	Agent Banking Division	ab.division@midlandbankbd.net ashraful.alam@midlandbankbd.net ridwanul.hoque@midlandbankbd.net	3-5 days
MDB DIVISIONS			
42	Alternate Distribution Channel	adc.division@midlandbankbd.net	3-5 days
43	AML	aml.d.division@midlandbankbd.net	3-5 days
44	Cards	card.division@midlandbankbd.net	3-5 days
45	Corporate Banking	cb.division@midlandbankbd.net	3-5 days
46	Credit Administration	ca.department@midlandbankbd.net	3-5 days
47	Credit Risk Management	crm.division@midlandbankbd.net	3-5 days
48	Emerging Corp. & Special Programmes	ecsp.division@midlandbankbd.net	3-5 days
49	Financial Administration	fa.division@midlandbankbd.net	3-5 days
50	Human Resources	hr.division@midlandbankbd.net	3-5 days
51	Information Technology	it.division@midlandbankbd.net	3-5 days
52	Internal Control & Compliance	icc.division@midlandbankbd.net	3-5 days
53	International Division & NRB	international.division@midlandbankbd.net	3-5 days
54	Legal	legal.division@midlandbankbd.net	3-5 days
55	General Services	gsd.division@midlandbankbd.net	3-5 days
56	Operations	operations.division@midlandbankbd.net	3-5 days
57	Public Relations	pr.division@midlandbankbd.net	3-5 days
58	Retail Distribution	retail.division@midlandbankbd.net	3-5 days
59	Risk Management	rm.division@midlandbankbd.net	3-5 days
60	SME	sme.division@midlandbankbd.net	3-5 days
61	Special Assets Management	sam.division@midlandbankbd.net	3-5 days
62	Treasury & Market Risk	treasury.front@midlandbankbd.net	3-5 days
Frequently Asked Questions (FAQ)			
63	MDB Contact Center	Dial: 16596 (Short Code) contact.centre@midlandbankbd.net	Instantly
Ethics /(National Integrity Strategy) NIS Committee			
64	Chairman & Focal Person	zahid.hossain@midlandbankbd.net	3-5 days
65	Member Secretary	tapash.chakraborty@midlandbankbd.net	3-5 days
66	Member	ridwanul.hoque@midlandbankbd.net	3-5 days
67	Member	mostafa.sarwar@midlandbankbd.net	3-5 days
68	Member	syejuddin.ahmmed@midlandbankbd.net	3-5 days
69	Member	fazal.abdullah@midlandbankbd.net	3-5 days
70	Member	ashraful.alam@midlandbankbd.net	3-5 days

Important Notes to Citizen for GRS:

- All Indicative Days mean Working Days only.
- Grievance can be categorized as
 - Highly sensitive (HS) – Fraud, Forgery, Regulatory issue, and anything causes financial losses.
 - Sensitive (S) – Allegation against employee, department, service or products and
 - General (G) – Other kinds of grievances or complaints.
- If any grievance handling **requires details investigation**, then settlement period can be **extended up to 2 weeks**
- 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.